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Page 3



MOORPARK 2000-2005 Housing Element

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City of Moorpark Housing Element

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1. INTRODUCTION

Nestled among the rolling hills in the center of Ventura County, Moorpark incorporated as a city in 1983. Beginning with the small settlements of Epworth and Fremontville, Moorpark has experienced tremendous growth since the 1980s – increasing to a population estimated at 31,415 by the 2000 Census. Despite this rapid population growth, Moorpark has retained its country charm reminiscent of a small town.

Moorpark is distinct from other communities in Ventura County. The City has a high percentage of younger families between ages 25 to 44. Residents tend to have a generally higher education level than many communities, and also the highest median household income in the County. Due to the predominantly residential nature of the community, Moorpark serves as a bedroom community for larger employment centers throughout Ventura County and as well as northwest Los Angeles County.

The City's housing stock offers a range of housing opportunities consistent with the urban-rural nature of Ventura County. The Downtown area offers a mix of older single-family neighborhoods, commercial and higher density development. New residential development nestled in surrounding hillsides offer more rural settings. Improvement in the Southern California economy has fostered increased residential development in Specific Plan areas and other areas around the city's perimeter.

Although the improvement in the economy has resulted in housing development, it has also caused a rapid increase in housing prices. These increases place a high burden upon lower income individuals and families, seniors, the disabled, large families, farmworkers, and other persons with special housing needs. Though higher priced homes ring the downtown area, the City's center contains much of the older housing stock, some of which is showing significant signs of deterioration.

Moorpark faces several challenges over the housing element period. These challenges include maintaining the diversity of the housing stock, ensuring the affordability of the housing stock, rehabilitating older housing in the central downtown, fostering economic development, and balancing growth with the needs of existing residents. For the present 2000-2005 planning period, the City of Moorpark has set forth the following goals for addressing the housing needs facing the community:

- Adequate provision of decent, safe and affordable housing for residents without regard to race, age, sex, marital status, ethnicity, or other arbitrary consideration.
 - Adequate provision of housing opportunities by type, tenure, and location with particular attention to the provision of housing for special needs groups.
 - Identification of suitable parcels for residential development, changes in land use patterns, and appropriate recycling of land for future housing development.
 - Development of a balanced community accessible to employment, transportation, shopping, medical services, and governmental services.
-

A. State Policy and Authorization

The California Legislature has identified the attainment of a decent home and suitable living environment for every citizen as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the Legislature requires that all cities and counties prepare a housing element as part of their comprehensive General Plan. The Government Code sets forth specific components to be contained in a housing element, which must be updated at least every five years to reflect a community's changing housing needs.

Moorpark's Housing Element was last updated in 1989 pursuant to State law. Subsequent updates of the Housing Element were postponed, because the Regional Housing Needs Assessment (the basis of the Housing Element) was not funded by the State Legislature nor prepared by SCAG until 2000. In the meantime, the Legislature extended the original five-year Housing Element planning period from 1989 through 1998 until funding was authorized for SCAG to prepare the RHNA. This Housing Element update is for the planning period of 2000-2005.

B. Role of the Housing Element

Moorpark is faced with important challenges over the 2000-2005 planning period. Challenges include the following: balancing employment and housing opportunities; ensuring a match between the supply of and demand for housing; providing housing that is affordable for all segments of the population; and preserving the quality of the housing stock. The 2000-2005 Housing Element sets forth a series of goals, policies and programs to provide housing to accommodate changes in the community.

The Housing Element is a five-year plan extending from 2000-2005, unlike other General Plan elements that cover a minimum ten-year planning horizon. This Housing Element identifies strategies and programs that focus on: 1) conserving and improving existing affordable housing; 2) providing adequate housing sites; 3) assisting in the development of affordable housing; 4) removing governmental and other constraints to development; and 5) promoting equal housing opportunities.

The Housing Element consists of the following major components:

- An analysis of the City's population characteristics, housing characteristics, and existing and future housing needs (Section 2);
- A review of potential market, governmental, and environmental constraints to meeting the City's identified housing needs (Section 3);
- An evaluation of the land, financial, and organizational resources available to address the City's identified housing needs (Section 4); and
- A statement of the Housing Plan to address the City's identified housing needs, including housing goals, policies and programs (Section 5).

C. Data Sources

Various sources of information are used to prepare the Housing Element. The 1990 Census provides the basis for population and household characteristics. Although dated, the Census remains the most comprehensive and widely accepted source of information. In addition, 1990 Census data must be used in the Housing Element to ensure consistency with other Regional, State, and Federal housing plans.

However, several sources of data are used to supplement and provide reliable updates of the 1990 Census.

- Population and demographic data is updated by the State Department of Finance, and school enrollment data from the local Unified School District;
- Housing market information, such as home sales, rents, and vacancies, is updated by City surveys and property tax assessor's files;
- Public and nonprofit agencies are consulted for data on special needs groups, the services available to them, and gaps in the system; and
- Lending patterns for home purchase and home improvement loans are provided through the Home Mortgage Disclosure Act (HMDA) database.

D. Public Participation

Moorpark provided several opportunities for residents to comment on the Housing Element and recommend strategies for adoption. Prior to public hearings, the document was available for review at the City Hall and public libraries. To ensure a wide distribution, the document was sent to the School District, Moorpark College Library, and the Post Office. Local nonprofit and housing advocate groups were also contacted regarding the availability of the Housing Element. In this manner, all economic segments of residents had opportunity to review the Housing Element.

The City conducted several workshops and public hearings on separate occasions before the Planning Commission and City Council. Prior to the public hearing, the meeting was duly noticed and documents were made available to the public. In order to ensure that lower-income households, minorities, and special needs groups were aware of and had the opportunity to participate in a public hearing, the City contacted the following groups: Cabrillo Economic Development Corporation, California Rural Legal Assistance, the Senior Center, and the local college.

The Housing Element was then sent to the State Department of Housing and Community Development for their review and comment. After HCD review, public hearings were also held before both the Planning Commission and the City Council. Notification was also published in the local newspaper in advance of each hearing and copies of the draft Element were available for public review. Public hearings were also telecast. Comments from HCD, organizations, and the public were incorporated in the Housing Element prior to adoption of the Housing Element.

E. Relationship to the General Plan

The Housing Element is one of the elements of the comprehensive General Plan. Moorpark's General Plan comprises the seven elements mandated by State law, and includes the Land Use Element, Circulation Element, Housing Element, Open Space, Conservation and Recreation Element, Noise Element, and the Safety Element. The Housing Element builds upon the other General Plan Elements and is entirely consistent with the policies set forth in those elements.

The City will ensure consistency between General Plan elements so that policies introduced in one element are consistent with those in other elements. At this time, the revised Element does not propose significant change to any other element of the City's adopted General Plan. However, if it becomes apparent over time that changes to another element are needed for internal consistency, such changes will be proposed for consideration by the Planning Commission and City Council.

2. HOUSING NEEDS ASSESSMENT

Assuring the availability of decent and affordable housing for residents of all economic strata is an important goal for Moorpark. To that end, this section of the Housing Element analyzes population and housing characteristics to identify the City's specific housing needs. Important characteristics to consider include: demographics, household characteristics, housing characteristics, and its share of the region's housing needs. This section serves as the basis for developing the City's goals, policies, and programs designed to meet the City's identified housing needs in Chapter V, the "Housing Plan."

A. Population Characteristics

Population characteristics affect the type of housing need in a community. Population growth, age characteristics, race/ethnicity, and employment trends determine the type of housing need and the ability to afford different housing. This section details the various population characteristics affecting housing needs.

1. Population Trends

Moorpark's population has increased significantly over the past 20 years (Chart 2-1), increasing by approximately 281%, by far the highest rate in the County of Ventura. From an estimated 7,800 persons in 1980, prior to the City's incorporation in 1983, the population increased to 25,494 by 1990. Since 1990, however, population growth has slowed to an additional 16% over the decade to a total of 29,727 in 2000.

Significant population growth potential remains. As described later, over 3,100 homes are under construction which, based upon the City's average household size of 3.3 persons, could result in 10,000 additional residents over the following decade. According to the Southern California Association of Governments, this population growth will continue at a slower pace through the Year 2020.

Chart 2-1: Population Growth Trends

Jurisdiction	1980	1990	2000	% Change 1980-2000
Camarillo	37,797	52,303	63,335	68%
Moorpark	7,798	25,494	29,727	281%
Simi Valley	77,500	100,217	113,023	46%
Thousand Oaks	77,072	104,352	120,744	57%
Ventura County	529,174	669,016	756,501	43%

Source: State Department of Finance, 2000.

2. Age Characteristics

Housing needs are determined largely by the age characteristics of residents. Each age group has distinct lifestyles, families, income levels, and housing preferences. As people move through stages of life, their housing needs and preferences change. Therefore, evaluating and understanding the age characteristics of a community is an important factor in addressing existing and future housing needs of residents.

Compared to Ventura County communities, Moorpark has a higher proportion of young, well-educated, upper income families. According to the 1990 Census, 43% of Moorpark's population were comprised of individuals age 25-44 years compared to 35% for the County. In addition, children and adolescents made up 33% of Moorpark's population compared to 27% Countywide. For adults over age 45, this portion represents 16% of Moorpark's population versus 27% Countywide. Seniors represent 4% of residents in Moorpark, compared to 9% for the County.

One of the more important demographic changes taking place across Ventura County communities is the gradual aging of the baby-boom generation (born between 1946-1964) and their children (1975-1995). This should place an increasing demand on more affordable single-family homes for the entry-level market and for empty-nesters choosing to trade down their larger homes for smaller units.

Future age characteristics are also affected by recent developments. The upswing in construction of single-family homes should draw a large in-migration of middle-aged adults ages 44-64 and their children to the community of Moorpark through 2010. Chart 2-2 below summarizes and compares the age distribution of Moorpark residents compared to that of Ventura County as a whole in 1990.

Chart 2-2: Age Characteristics

Age Group	Ventura County (1990)		Moorpark (1990)	
	Number	Percent	Number	Percent
Preschool (0-4)	53,778	8%	2,924	11%
School Age (5-17)	129,208	19%	5,610	22%
College Age (18-24)	71,825	11%	2,108	8%
Young Adults (25-44)	230,575	35%	10,844	43%
Middle Age (45-64)	120,625	18%	3,035	12%
Seniors (65+)	63,005	9%	973	4%
Total	669,016	100%	25,494	100%
Median Age	31.7		29.2	

Source: U.S. Census 1990

3. Race and Ethnicity

The racial/ethnic composition of a city often has important implications for housing need to the extent that different groups may have different household characteristics (such as household size or average age), income levels, and cultural preferences that affect the type of housing that is best suited to their family needs. Understanding these differences provides a basis for addressing housing needs.

Moorpark's population has a racial/ethnic composition similar to that of the County. Chart 2-3 provides a comparison of race and ethnicity between Moorpark and Ventura County in 1990. Whites made up over two-thirds of the population in both the City and County, while Hispanics comprised 22% and 26% respectively. Asians and African Americans comprised the smallest proportion in both jurisdictions.

Moorpark's racial/ethnic composition remained the same during the 1990s. According to statistics from the Moorpark Unified School District, enrollment by ethnicity from 1988 to 1999 has remained relatively stable. During this period, White students accounted for approximately 62% of the school age population, while Hispanic and Asian students comprised about 30% and 5% respectively.

Chart 2-3: Race and Ethnicity

Groups	Ventura County (1990)		Moorpark (1990)	
	Number	Percent	Number	Percent
White	440,555	66%	17,745	70%
African American	14,559	2%	364	1%
Hispanic	176,952	26%	5,613	22%
Asian	32,665	5%	1,644	6%
All Other	4,285	1%	128	1%
Total	669,016	100%	25,494	100%

Source: U.S. Census 1990

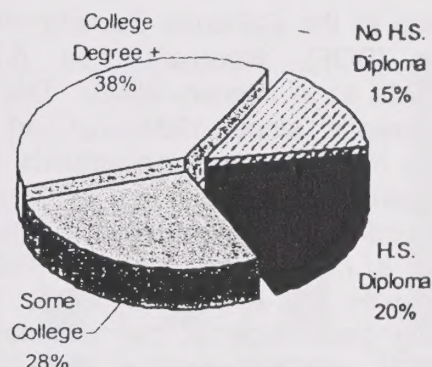
As noted earlier, the differences in income levels by race-ethnicity typically may affect the housing opportunities available to particular groups. For instance, with respect to homeownership, over 82% of White households owned their own homes compared to approximately 87% of Asian households, 69% of African American households, and 67% of Hispanic households. The difference in homeownership rates is largely related to income differences noted in a later section of this Element.

4. Education and Employment

Education and employment levels are key factors in determining household income and housing choices. Moorpark is particularly notable for its high education levels and percentage of residents that hold professional and managerial positions. The higher income level associated with these positions has shaped the demand for single-family housing in the community.

The educational level of Moorpark residents is markedly higher than that of Ventura County (Chart 2-4). As of the 1990 Census, approximately 38% of Moorpark residents held an associate's degree or higher college degree, while over 66% of residents had attended college. In contrast, only 32% of Ventura County residents over the age of 25 had a college degree and 57% had some college education. The high educational status of residents is typically reflected in the higher-paying occupations held by residents.

Chart 2-4: Education Level



Due in part to the higher level of education of residents, Moorpark has benefited from a low unemployment rate of 2.8% in 1999 compared to 4.8% for the County. Moreover, almost 40% of City residents held high paying managerial or professional positions compared to 29% of County residents. City residents also held a smaller share of labor and production positions (13%) than residents Countywide (23%).

Chart 2-5: Occupations Held by Residents

Occupations	Ventura County (1990)		Moorpark (1990)	
	Number	Percent	Number	Percent
Managerial/Professional	98,253	29%	4,654	39%
Sales, Technical, Admin.	107,561	32%	4,218	35%
Service Occupations	37,637	11%	1,199	10%
Production and Labor	77,413	23%	1,586	13%
Farming, Forestry, Fishery	15,908	5%	373	3%
Total	336,772	100%	12,030	100%

Source: U.S. Census 1990

Though almost 40% of Moorpark residents hold managerial or professional jobs, most do not work in the City. In fact, only 7% of Moorpark residents work within the City boundaries; whereas, 93% commute to jobs outside the City. This is compared with 57% of Ventura County residents who work outside their place of residence. Thus Moorpark serves as a bedroom community for nearby businesses.

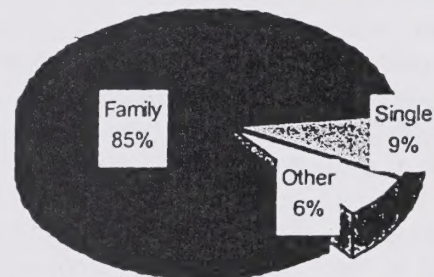
B. Household Characteristics

Household type and size, income levels, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents. This section details the various household characteristics of Moorpark's residents, while Section D of this Chapter discusses existing housing needs of residents.

1. Household Characteristics

According to the California Department of Finance (DOF), Moorpark had 8,796 households as of January 2000. This is a 15% increase since 1990. Chart 2-6 illustrates the three major households types in Moorpark according to the 1990 Census. The household composition of Moorpark included a higher percentage of families (85%) versus 76% in Ventura County. The remaining percentage of the community's households were comprised of either single persons (9%) or other households (6%).

Chart 2-6: Household Type



According to the Department of Finance, in 2000, the City's average household size was 3.3, relatively unchanged since 1990. The largest group of households in Moorpark is families. Among family households, the largest share are married couples with children (49%) followed by married couples with no children (25%). Single parents with children comprise 6% of families. In contrast, married couples with children comprise a third of the households in the County (Chart 2-7).

Chart 2-7: Household Composition

Household Type	Ventura County		Moorpark	
	Household	Percent	Household	Percent
Households	217,298	--	7,621	--
Families	164,774	76%	6,436	84%
Married No Children	62,944	29%	1,906	25%
Married With Children	71,431	33%	3,741	49%
Single Parent	18,764	9%	491	6%
Other Families	11,634	5%	298	4%
Non-Families	52,525	24%	1,185	16%
Singles	37,991	17%	702	9%
Other	14,534	7%	483	6%

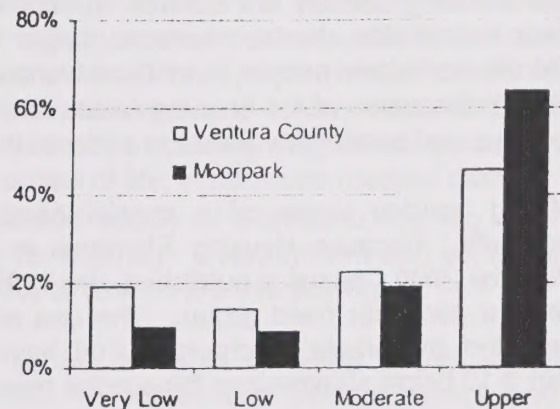
Source: U.S. Census 1990.

2. Household Income

Household income levels determine a family's ability to balance the costs of renting or owning a home while reserving sufficient income to afford other necessities for their families. Income levels can vary considerably among households, based upon their tenure (renters or owners), and household type, among other factors.

In 1990, Moorpark households earned a median income of \$60,368 -- significantly higher than the Ventura County average of \$45,612. As shown in Chart 2-8, Moorpark's income profile consists primarily of upper income households (63%) versus a significantly smaller percentage of lower (17%) income households. In contrast, Ventura County had a significantly lower percentage of upper income households (45%), and a significantly higher percent of lower (33%) income households.

Chart 2-8: Household Income



The State Department of Housing and Community Development (HCD) classifies households into the following categories based on income, tenure, and household size as a percentage of the County median family income (MFI):

- Very Low: Earned up to 50% of the County MFI
- Low: Earned 51% to 80% of the County MFI
- Moderate: Earned 81% to 120% of the County MFI
- Upper: Earned above 120% of the County MFI

Chart 2-9 summarizes the distribution of income among households within Moorpark. Approximately 40% of the lower income households in the City are renters. On the other hand, 30% of moderate income households, rent. Upper income households are almost exclusively homeowners, almost 90% own their home.

Chart 2-9: Income Groups in Moorpark

Income Group	Percent of County MFI	Total	Renters	Owners
Very Low	00-50%	9%	23%	6%
Low	51-80%	8%	14%	7%
Moderate	81-120%	19%	26%	17%
Upper	120%+	64%	37%	70%
Total		100%	100%	100%

Source: Southern California Association of Governments, 1998.

3. Special Needs Groups

Certain groups have greater difficulty in finding decent, affordable housing due to special circumstances. Special circumstances may be related to one's employment and income, family characteristics, disability, and household characteristics among others. As a result, certain Moorpark residents may experience a higher prevalence of lower income, overpayment, overcrowding, or other housing problems.

State Housing Element law defines "special needs" groups to include the following: senior households, disabled persons, larger households, single parent families with children, homeless people, and farm-workers. This section therefore contains a detailed discussion of the housing needs facing each particular group as well as city programs and services available to address their housing needs.

Defining housing issues of a special needs group is clearer than defining the magnitude. Because Housing Elements in the SCAG region must be submitted before the 2000 Census is published, the 1990 Census must be used to estimate the size of a particular need group. The use of the 1990 Census may therefore not reflect the magnitude of changes that have occurred between 1990 and 2000. Chart 2-10 below summarizes the special needs groups residing in Moorpark.

Chart 2-10: Special Needs Groups in Moorpark

Special Needs Groups	Number of Persons	Number of Households	Percentage of City
Seniors (65 years and older)	973	513	4%
Disabled Persons (16+ years)			
Work Disability	735		4%
Mobility/Self-Care Limitation	711		3%
Large HHDs (5+ members)		1,407	19%
Single Parent Households			
Single Parents w/ children		491	5%
Other Subfamilies		106	1%
College Students	1,811		7%
Homeless Persons	<10		0%
Farmworkers ¹	373		1%

Note: 1. Farmworkers: includes agricultural, fishing and forestry workers.

Source: U.S. Census 1990

Senior Citizens.

Senior citizens are considered a special needs group, because their limited income, health costs, and disabilities make it much more difficult to afford suitable housing. For Housing Element purposes, senior households are defined as 65 years or older. Moorpark was home to 513 senior householders, of which 432 were owners and 81 were renters. Seniors have special housing needs due to the following:

- **Disabilities.** A high share of seniors (20%) have a self-care or mobility limitation, defined as a condition lasting over six months which makes it difficult to go outside the home alone or take care of one's personal needs.
- **Limited Income.** Because of their retired status and fixed income, well over 50% of senior households earn lower income— placing a significant burden on their ability to purchase other necessities of life, in particular medical care.
- **Overpayment.** Because of the limited supply of affordable housing, over 30% of senior households overpay for housing. Overpayment also varies by tenure: 22% of homeowners and 59% of renters are overpaying.

Moorpark has a variety of services for senior residents including a congregate nutrition program, specially delivered meals to homebound seniors, direct food assistance for low income seniors, and a range of senior activities. Medical transportation is also provided via the Senior Survival mobile. In addition, Tafoya Terrace provides housing for lower-income seniors residing in Moorpark.

Disabled Persons.

Moorpark is home to a number of people who have a physical or mental disability that prevent them from working, restrict their mobility, or make it difficult to care for themselves. The 1990 Census defines three major disabilities: (1) work disability, (2) mobility limitation, which makes it difficult to go outside the home alone; and (3) self care limitations, which make it difficult to take care of one's personal needs. Taken together, 4% of residents have a work disability; 3% a self care/mobility limitation.

Various programs can encourage the provision of special housing design features (e.g., wheel chair ramps, holding bars, special bathroom designs, wider doors, etc) as a means to assist disabled persons to live independently. Special housing can also be provided for disabled persons. In the nonprofit sector, the California Foundation for Independent Living Centers provides information, support and resources to promote the Independent Living philosophy for disabled persons.

For persons unable to live in an independent setting or who need additional care, Moorpark complies with the Lanterman Developmental Disabilities Services Act. The City allows State-authorized, certified, or licensed family care homes, foster homes, or group homes serving six or less disabled persons in all residential zones. Moorpark has one residential facility for the elderly/disabled. In addition, the City funds a paratransit service to meet the transportation needs for disabled residents.

Large Households.

The Federal Government defines large households as having five or more members. Large households are considered to have special needs, because the shortage of affordable and adequately sized housing makes overcrowding and overpayment more prevalent. The 1990 Census reported that Moorpark had over 1,407 large households, of which 1,052 owned homes and 355 rented homes. Large households have the following housing needs.

- **Limited Income.** Approximately 23% of large families in Moorpark earned low income, according to the 1990 Census. Of that total, approximately 61% of renters and 39% of owners earned low incomes.
- **Available Housing.** Moorpark had 5,000 large homes and 752 rentals (3 or more bedrooms) that could easily accommodate large families; however, many of the units are not affordable to them as evidenced below.
- **Housing Problems.** Because of high housing costs, 92% of renters overpaid for housing and 67% lived in overcrowded conditions in 1990. Among large owner households, 20% overpaid and 19% were overcrowded.

One of the greatest housing shortage in most communities is larger rental units. To address the issue, the Federal Government provides Section 8 assistance for property owners accepting the certificates. Communities can provide incentives (such as land write-downs) for developers to build larger apartments with three or more bedrooms that can accommodate larger households. Or some communities will require the provision of inclusionary units through developer agreements.

Single Parents.

Single parents often require special consideration and assistance as a result of their lower income, high costs of childcare, and the need for affordable housing. According to the 1990 Census, Moorpark was home to 491 single parents with dependent children under age 18 and 106 single parent subfamilies living with other families. Single parents with children typically have the following needs.

- **Limited Income.** According to the 1990 Census, the poverty rate among female-headed families was 24% for families with children under age 18 and over 30% for those with children under age 5.
 - **Childcare Costs.** According to Census Bureau publications, single parent households spend 12% of their income on preschool childcare; those earning less than \$15,000 spend up to 25% of their income.
 - **Housing Problems.** Although no statistics are available, it is reasonable to assume that single parents pay a larger share of their income for housing and therefore have higher overpayment rates.
-

Students.

Students have special housing needs due to limited income and financial resources. Many students attending part-time in community colleges work full-time jobs, while full time students often work less. In either case, students often earn low income, pay more than half their income for housing, and thus may double up to save income. According to the 1990 Census, however, 1,811 persons, or approximately 7% of the total population, living in Moorpark was enrolled in college.

The City of Moorpark is located near many regional colleges, including California State University (Northridge), University of California (Ventura), California Lutheran, and other smaller colleges. Locally, the City is home to Moorpark Community College with an enrollment of over 10,000 students. Of this total, approximately 1,000 students come from the City of Moorpark itself, 3,500 from Simi Valley, 4,000 from the Conejo Valley, and 1,800 from the remainder of Ventura County.

The type of housing need depends on the nature of the enrollment. Currently, 2/3rds of the students are part-time and working within their respective communities. As is the case with most community colleges, no housing is provided by the College. Because the vast majority of students commute from other communities where they work or live, the need for housing is not considered significant. Moorpark College does, however, assist students in finding appropriate housing in the community.

Homeless Persons.

1990 Census data show that there are no homeless people living in Moorpark. Although the 1990 Census Bureau count is flawed, still the homeless population in Moorpark is extremely small, fewer than 10 persons reported by regional service agencies. While there are no homeless shelters in Moorpark, several homeless shelters and service providers operate in adjacent communities. These include the Conejo Winter Shelter in Thousand Oaks, which is operated by Lutheran Social Services, the winter shelter run by PADS in Simi Valley, and the Samaritan Center in Simi Valley, which operates a drop-in center and supportive services.

As a member of the Ventura Council of Government's Standing Committee on Homelessness, the City is engaged in addressing homelessness and the needs of the homeless throughout the region. Locally, the City funds Catholic Charities, which provides eviction prevention services that help very low income individuals and families that are at risk of becoming homeless. In addition, the agency provides a variety of services such as food, clothing and referrals to those persons who are homeless. Local service providers also provide eviction prevention services and landlord/tenant counseling to lower income Moorpark residents.

Farmworkers.

According to the 1990 Census, there are approximately 373 persons working in occupations dealing with natural resources. Natural resource jobs include those in farming, fishing and forestry. However, standard Census data regarding natural resource jobs over-estimate the City's farmworker population, because it includes a range of other nonfarm related employment. Much of the agricultural land is located outside of Moorpark, although a small amount of farm land does exist in Moorpark. Few if any migrant farm workers reside within the community of Moorpark. However, the City does have one complex for permanent farm worker housing and permits additional farm worker housing in certain zones pursuant to a conditional use permit.

Housing for Special Needs Groups.

Moorpark has a wide range of housing options for its special needs populations. These consist of a residential care facility, public housing for the elderly and disabled, affordable single-family housing for lower income farmworkers, and affordable housing for lower income and large family households. Chart 2-11 identifies the type of housing available for special needs groups in Moorpark.

Chart 2-11: Housing for Special Needs Groups

Tract/Address or Permit No.	Housing	Type of Housing	Capacity	Target Group
344 Charles	* Tafoya Terrance	Public Housing	30 units	Seniors and the disabled
15750 E. Los Angeles Avenue	* Villa Del Arroyo	Mobilehomes	48 units	24 rent restricted (bonds)
4264 Colibri Crt.	* Colibri Elder Care	Residential Care	6 beds	Seniors and disabled
Tract 4147	* Villa Campesina	Single-family homes	62 units	Low income/ farmworkers
51 Majestic Crt.	* Archstone Le Club	Apartments	74 units	Very low and low income units
RPD 97-01	**Archstone	Apartments	62 units	Very low and low income units
RPD 98-07	**Cabrillo	Single-family homes	15 units	Low Income/larger families
RPD 96-01	**Pacific Communities	Single-family homes	22 units	Low Income/larger families
RPD 98-01	**Shea Homes	Single-family homes	7 units	Low Income families
RPD 99-01	**Asadurian	Single-family homes	1 unit	Low Income families
RPD 01-01	+ Colmer	Single Family homes	3 units	Very low and low income units
RPD 99-07	+ West Pointe	Single-family homes	25 units	Very low and low income units
SP-2	+ Moorpark Highlands	Single-family homes	25 units	Low-mod income large families
SP-1	+Hitch Ranch	Apartments	100 units	Low-moderate income families
RPD 98-02	+ Suncal	Single-family homes	10 units	Very low and low income units
GPA-PS-00-04	+ LT Development+	Apartments	80 units	Very low and low income units
GPA-PS-01-01	+ U.S. A. Properties+	Apartment	190 units	Senior housing

Notations: * Existing; ** Approved; + Proposed

C. Housing Stock Characteristics

This section of the Housing Element addresses various housing characteristics and conditions that affect the community and their housing needs. Important housing stock issues include the following: housing stock and growth, type of housing available, the tenure and vacancy rates, housing age, condition, and housing cost and affordability.

1. Housing Stock Characteristics

A certain degree of diversity within the community's housing stock is an important factor in ensuring that adequate housing opportunities are available for Moorpark's existing and future residents. A diverse housing stock helps to ensure that all households, regardless of their income level, age group, and family size, have the opportunity to find housing that is best suited to their lifestyle needs.

As of January 2000, the City had 9,135 housing units. As shown in Chart 2-12, the predominant housing type is the single-family homes, accounting for 83% of the housing stock. Single-family attached homes comprised 10% of all housing units. Both smaller multi-family projects and larger complexes with more than 5 units made up 14% of the housing stock, while mobilehomes were 3% of housing in Moorpark.

Moorpark also has a particularly notable high owner-occupancy rate of over 80% as well as with a generally low level of vacancies. In 1990, the overall vacancy rate was modest – at 2.0% for single-family and 6.3% for multi-family units. By 2000, the vacancy rate had dipped to 1%. This is below the optimal vacancy rates of 1.5-2.0% for single-family units, and 5-6% for rental housing, according to SCAG.

Chart 2-12: Housing Composition

Housing Type	1990		2000		Percent Change in Units
	No. of Units	% of Total	No. of Units	% of Total	
Single-Family Detached	5,854	74%	6,708	73%	15%
Single-Family Attached	865	11%	865	10%	-0-
Multi-Family (2-4 units)	182	2%	414	5%	127%
Multi-Family (5+)	717	9%	843	9%	18%
Mobile Homes	297	4%	305	3%	3%
Total Housing Units	7,915	100%	9,135	100%	15%
Owners	6,108 (80%)		82%		
Renters	1,513 (20%)		18%		
Vacancy Rate	3.7%		1.1%		

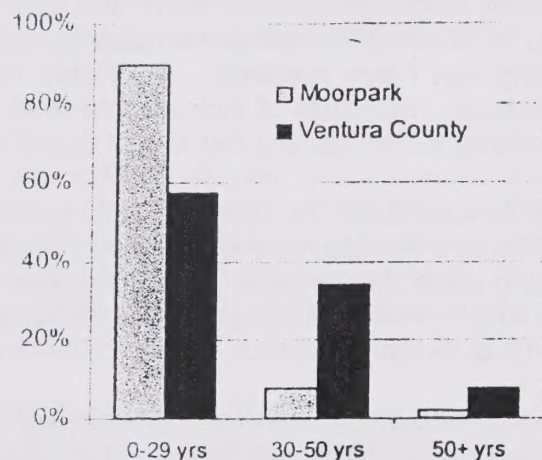
Source: 1990 Census; State Department of Finance, 2000.

2. Housing Age and Condition

Housing age is often used as an indication of when homes require reinvestment. Most homes require greater maintenance as they approach 30 years of age. Common repairs needed include a new roof, wall plaster, and stucco. Homes older than 50 years require more substantial repairs, such as new siding, or plumbing, in order to maintain and extend the useful life and quality of the structure.

According to the 1990 Census and 1999 data from the State Department of Finance, approximately 90% of all housing units in Moorpark are less than 30 years old. In fact, the vast majority of homes in the City were constructed during the 1980s. Compared with the rest of Ventura County, Moorpark has a much newer housing stock that is generally in good condition. The only exception are a few older homes in the downtown core. Chart 2-13 identifies the percentage of housing units in Moorpark according to the age of the building as of 2000.

Chart 2-13: Age of Housing Stock



According to the 1990 Census, a total of 45 housing units did not have a kitchen, 37 units had incomplete plumbing, 27 units did not have sewer or septic tank disposal, and 16 units lacked fuel heating. No units were reported as boarded up. The majority of the City's substandard units are concentrated in the oldest parts of downtown Moorpark. The number of substandard units has not increased over time. Several older units have been demolished in recent years as property is recycled.

For more routine issues, the City's Code Enforcement Division employs two full time code enforcement officers. Typical issues include property maintenance, illegally parked/inoperative vehicles, overgrown vegetation, and housing conditions. Code enforcement activities are focused in the central area of Moorpark, where much of the City's older housing stock is located. The Division works in conjunction with the rehabilitation program to identify homes that may benefit from services.

3. Housing Costs and Affordability

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of overpayment and overcrowding. This section summarizes housing costs for housing in Moorpark and evaluates the affordability of the City's housing stock to low and moderate income households.

Housing Prices and Rents.

To obtain a representative picture of housing costs in Moorpark, a comprehensive survey was undertaken of home sales from September 1998 through October 1999 based on information from Dataquik. Moreover, an internet survey and phone survey were conducted to obtain the monthly rents charged at apartment complexes throughout Moorpark. Chart 2-14 summarizes the results of the survey.

During this period, 883 single-family units and condominiums were sold in Moorpark. Almost 90% of homes sold during this period were three- and four-bedroom units and the median price was approximately \$253,500. Condominiums represented 20% of the housing units sold and the median sales price was less at \$142,000 due to their smaller lot and building size (e.g., two or three bedroom units).

Chart 2-14: Housing Prices in Moorpark

Bed-rooms	Single-Family Homes		Condominiums		Apartment Rents	
	Median Price	Units Sold	Median Price	Units Sold	Low	High
1	\$150,000	1	\$155,500	12	\$980	\$1,015
2	\$163,250	32	\$148,000	90	\$1,085	\$1,250
3	\$225,000	333	\$129,000	62	\$1,405	\$1,500
4	\$292,500	283	\$152,000	7	n.a.	n.a.
5	\$405,000	63	-0-	-0-	n.a.	n.a.
Median	\$253,500	712	\$142,000	171	\$980	\$1,500

Source: L.A. Times and Dataquik Corp., October 1999; Internet and Phone Survey (2000)

Rental housing represents a much smaller percentage of the housing stock in Moorpark. According to the 1990 Census, renter-occupied housing comprises 11 percent of all housing units in the City. The rental market in Moorpark consists primarily of apartments, and to a lesser degree townhomes, condominiums, and some single-family homes. As shown in Chart 2-14, rental rates for Moorpark ranged from \$980 for a one-bedroom apartment to \$1,500 for a three-bedroom unit.

Housing Affordability.

Housing affordability can be inferred by comparing the cost of renting or owning a home in Moorpark with the maximum affordable housing cost for households that earn different income levels. Taken together, this information can provide a picture of who can afford what size and type of housing as well as indicate the type of households that would likely experience overcrowding or overpayment.

The Department of Housing and Community Development (HCD) determines income levels based on HUD's annual determination of the median income for Ventura County. These income levels are adjusted for differences in the type and size of a family. HCD uses these income levels to determine the maximum amount that a household could pay and their eligibility for housing assistance.

Chart 2-15 shows the annual income for very low, low, and moderate income households by the size of the family and the maximum affordable housing payment based on the federal standard of 30% of household income. Standard housing costs for utilities, taxes, and property insurance are also shown. From these income and housing cost figures, the maximum affordable home price and rent is determined.

Chart 2-15: Housing Affordability Matrix

Income Group	Income Levels		Max. Affordable Price	
	Annual Income	Affordable Payment	Home	Rental
Very Low				
One Person	\$24,000	\$600	\$53,000	\$550
Small Family	\$30,850	\$771	\$71,000	\$671
Large Family	\$37,000	\$925	\$87,000	\$775
Low				
One Person	\$35,150	\$879	\$95,000	\$829
Small Family	\$45,200	\$1,130	\$126,000	\$1,030
Large Family	\$54,200	\$1,355	\$152,000	\$1,205
Moderate				
One Person	\$57,550	\$1,439	\$180,000	\$1,389
Small Family	\$74,000	\$1,850	\$235,000	\$1,750
Large Family	\$88,000	\$2,220	\$283,000	\$2,070

Notations:

1. Small Family = 3 persons; Large Family = 5 or more persons;
2. Monthly affordable payment based on payments of no more than 30% of household income;
3. Property taxes and insurance based on averages for the region;
4. Calculation of affordable home sales prices based on a down payment of 10%, annual interest rate of 8%, 30-year mortgage, utility costs of \$50-150 per month, and \$200 per month in taxes and insurance.

Affordability by Household Income.

The previous chart showed the maximum amount that a household in a particular income range can pay for housing each month without exceeding the federally-defined 30% income-housing cost threshold for overpayment. This amount can be compared to current market prices for single-family homes, condominiums, and apartments to determine what types of housing opportunities a household can afford.

- **Very Low Income Households.** Very low income households in Moorpark earn between \$24,000 and \$37,000 depending on family size. Based on financing criteria noted earlier, the maximum affordable home price ranges from \$53,000 to \$87,000. Because the majority of single-family homes in Moorpark exceed \$200,000, very low income households are typically limited to the rental market.

Average apartment rents in 2000 were \$1,000 for a one-bedroom unit, \$1,200 for a two-bedroom unit, and \$1,450 for a three-bedroom unit. Since a very low income household can pay \$550 to \$775 in rent per month, the rent for an apartment is beyond what a very low income household could afford. Thus, a very low income family renting in Moorpark would face severe overpayment.

- **Low Income Households.** Low income households in Moorpark earn between \$35,000 and \$54,000 depending on family size. The maximum affordable home price ranges from \$95,000 to \$152,000. Though a small number of homes sell for under \$152,000, the closing costs and the down payment would be a serious obstacle to homeownership for low income families. However, a low-income family could afford a condominium, which average \$142,000.

Based on the earlier affordability matrix, a low income household could afford to pay \$800 to \$1,200 for an apartment. Given the range of rents in Moorpark, a low income household could afford a one or two-bedroom unit. Because of the scarcity of three bedroom apartment units, a large family may not afford market rents for such units without overpayment or living in overcrowded conditions.

- **Moderate Income Households.** Moderate income households, earning between \$57,500 and \$88,800, can afford a home price between \$180,000 and \$280,000. Though half of the homes for sale in 1999 were priced under \$280,000, down payment and closing costs may act as a barrier to home ownership even for moderate income households. In order to overcome this difficulty, the City could provide down payment assistance programs as an effective mechanism to transition moderate income renters to home ownership.

While more limited in number, condominiums are an affordable home ownership opportunity for moderate income households since sales prices range from approximately \$100,000 to \$300,000. For moderate-income households earning in the lower range of their income category, assistance with down payment and closing costs will enable moderate income families to overcome this hurdle.

D. Regional Housing Needs

State law requires all regional councils of government, including the Southern California Association of Governments (SCAG), to determine the existing and projected housing need for its region (Government Code Section 65580 et. seq.). SCAG is also required to determine the share of need allocated to each city and county within the SCAG region. This is called the Regional Housing Needs Assessment (RHNA).

1. Existing Housing Needs

A continuing priority of communities is enhancing or maintaining their quality of life. A key measure of quality of life in a community is the extent of "housing problems." The Department of Housing and Urban Development and SCAG have developed an existing need statement that details the number of households, which are paying too much for housing or are living in overcrowded units. These are defined below:

- **Low Income:** refers to a household, which earns less than 80% of the regional median income, adjusted for household size. Depending on household size, income must fall below approximately \$50,000 annually.
- **Overcrowding:** refers to a housing unit which is occupied by more than one person per room, excluding kitchens, bathrooms, hallways, and porches, as defined by the Federal Government.
- **Overpayment:** refers to a household paying more than 30% of gross income for mortgage or rent, including costs for utilities, property insurance, and real estate taxes as defined by the Federal Government.
- **Substandard Housing:** refers to a housing unit which has an incomplete kitchen, bathroom, or plumbing facilities. Given that housing in Moorpark is relatively newer, substandard housing is less of an issue in this Element.

Chart 2-16 below summarizes key indicators of existing housing needs of overcrowding and overpayment of households in the City of Moorpark. Later charts present these issues in terms of household size, type, age, and income levels.

Chart 2-16: Housing Problems Summary

Family Type	Lower Income	Over-Crowding	Overpay-ment
Total	16%	7%	48%
Seniors	52%	0%	40%
Small Families	9%	2%	48%
Large Families	23%	29%	50%
Others	16%	2%	50%

Source: Comprehensive Housing Affordability Strategy, 1990.

Household Income.

As discussed earlier, Moorpark is a relatively wealthy community, with the highest median income of any other community in Ventura County. Despite this wealth, there are certain segments of the population which earn low income and, given the high housing costs in the region, are subject to overcrowding and overpayment. This section examines households at greatest risk of these housing problems.

Chart 2-17 shows the proportion of each race/ethnic group that earn extremely low, very low and low income. Each category is defined by its relationship to the County median family income. Asians and African Americans have the lowest proportion of lower income households. Hispanic households comprise 52% of lower income households and of that percentage, one-fifth are extremely low income. Thus Hispanic households appear to be at a significantly greater risk of housing problems, such as overcrowding.

Chart 2-17: Income by Ethnicity

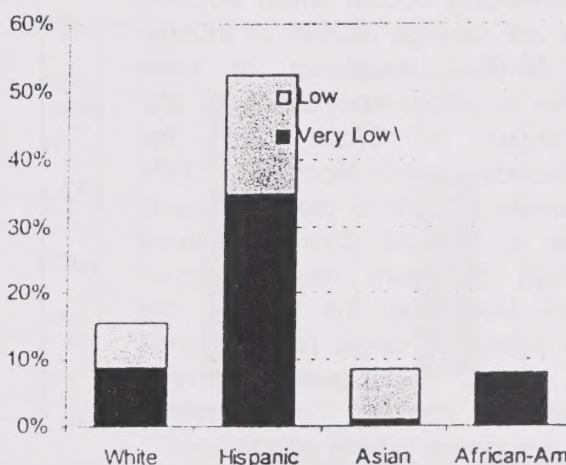


Chart 2-18 illustrates the proportion of households, by household type, that earn lower incomes in Moorpark. Approximately one-fifth of large households earn lower incomes. Moreover, over half of the large renter households earn lower incomes. Of large renter households, over 90% of those earning very low incomes were Hispanic.

Though many elderly households in Moorpark also had lower incomes, this is presumably due to their fixed incomes. Because most seniors in Moorpark have already paid for their own homes and have a smaller household size, they are less vulnerable to overpayment and overcrowding than other groups.

Chart 2-18: Lower Income Households

Household Type	Very Low Income (0-50%)	Other Low (51-80%)	Total Lower Income
Seniors (62 and over)	37%	15%	52%
Small Related (2-4 persons)	5%	4%	9%
Large Related (5+)	12%	10%	22%
All Other Households	9%	7%	16%
Total	9%	7%	16%

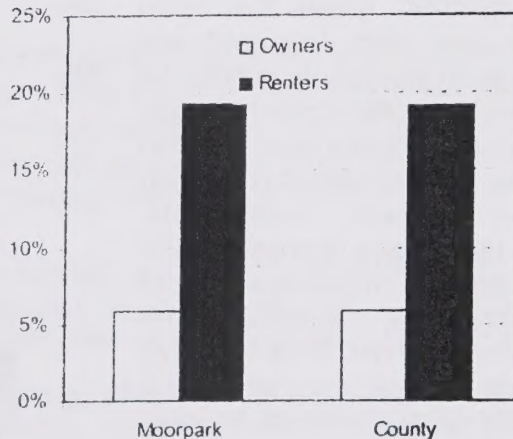
Source: Comprehensive Housing Affordability Study, 1990.

Overcrowding.

An important measure of quality of life is the extent of overcrowding in a community. Planning areas with high levels of overcrowding are often associated with a relatively higher level of noise, deterioration of homes, and a shortage of on-site parking. Therefore, maintaining a reasonable level of occupancy and alleviating overcrowded housing conditions is an important contributor to quality of life.

Overcrowding occurs when housing costs are so high relative to income that families double-up to save income to afford necessities of life. As shown in Chart 2-19, the overcrowding rate in Moorpark is 19% for renters and 7% for owners. This is similar to Ventura County because although Moorpark has a higher income level than the County, the sales prices for single family homes also exceed the County average. Therefore, housing overcrowding rates are similar in both jurisdictions.

Chart 2-19: Overcrowding Rate



Overcrowding rates vary significantly by income, type, and household (Chart 2-20). Renter households have the highest total level of overcrowding at 18%. This level of overcrowding is over three times that of owners due to their lower incomes. Regardless of income level or tenure, overcrowding is concentrated in large families, where 46% of renters and 22% of homeowners live in overcrowded conditions.

In Moorpark, over half the low income, large households experienced overcrowding – due to the limited affordable and suitably sized housing that is available to them. Overcrowding tends to disproportionately affect Hispanics, who have the highest prevalence of large, lower income families. Moreover, the highest prevalence of overcrowding is located within the older Downtown portion of the community.

Chart 2-20: Household Overcrowding Profile

Family Type	All Hhlds	Owner Hhlds	Renter Hhlds	Lower Income
Total	7%	5%	18%	17%
Elderly (older than age 62)	0%	0%	0%	0%
Small Families (2-4 persons)	2%	1%	8%	10%
Large Families (5 or more)	29%	22%	46%	51%
Others	2%	1%	6%	0%

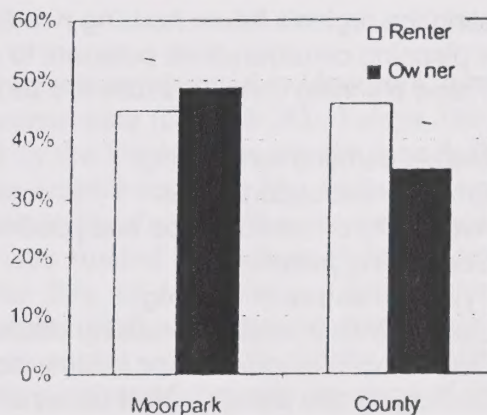
Source: Comprehensive Housing Affordability Strategy, 1990.

Overpayment.

Housing overpayment occurs when housing costs increase much faster than income. As in other communities in California, housing overpayment is not uncommon in Moorpark. However, to the extent that overpayment is disproportionately concentrated among the most vulnerable members of Moorpark, maintaining a reasonable level of housing cost burden is an important contributor to quality of life.

Chart 2-21 shows that housing overpayment differs among residents of Moorpark and that of Ventura County. According to the 1990 Census, the County and Moorpark have identical overpayment rates for rental housing. However, there is a large difference with respect to owner overpayment. Among owner-occupied housing, 35% County homeowners and 49% of the City's homeowners overpay for housing. Unlike many communities, overpayment is more by choice in Moorpark.

Chart 2-21: Overpayment Rate



Of particular note, housing overpayment is most prevalent among upper income owner households. Currently, nearly 2/3rds of the all households overpaying for housing in Moorpark earn well above the County's median family income. This is because some families intentionally choose to pay more for their housing when moving up into larger homes. Because of their relatively higher income, these families still have more disposable income despite higher cost burdens.

Though housing overpayment affects many households in Moorpark, lower income households are disproportionately impacted. For instance, over 90% of the community's small, lower income households and 80% of large, lower income households face overpayment problems and more than half these groups faced severe overpayment (e.g., paying more than half of their income on housing). Therefore, overpayment is particularly severe for certain groups of residents.

Chart 2-22: Household Overpayment Profile

Family Type	All	Owners	Renters	Lower Income
Total	48%	49%	45%	77%
Elderly	40%	40%	43%	54%
Small Families	48%	47%	50%	92%
Large Families	50%	53%	42%	80%
Others	50%	56%	37%	72%

Source: Comprehensive Housing Affordability Strategy, 1990.

2. Future Housing Need

Future housing need refers to the share of the region's housing need that has been allocated to a community. In brief, SCAG calculates future housing need based upon their household growth forecast, plus a certain amount of units needed to account for normal and appropriate level of vacancies and the replacement of units that are normally lost to conversion or demolition. The Ventura Council of Governments (VCOG) served as a delegate agency in assisting these efforts.

In allocating the region's future housing needs to jurisdictions, SCAG is required to consider planning considerations pursuant to Section 65584 of the Government Code. These planning considerations are as follows:

- Market demand for housing
- Employment opportunities
- Availability of suitable sites and public facilities
- Commuting patterns
- Type and tenure of housing
- Loss of units in assisted housing developments
- Over-concentration of lower income households
- Geological and topographical constraints

In 1999, SCAG developed its Regional Housing Needs Assessment (RHNA) based upon population, employment and household forecasts contained in the regional transportation plan from 1998-2005. SCAG then makes an adjustment to allow for a certain number of vacant units to ensure adequate mobility and to replace units lost to demolition, conversion, or natural disaster. Finally, SCAG then makes a determination as to the number of units to be affordable to different income groups.

Chart 2-23 describes Moorpark's share of the region's future housing; its total allocation of 1,255 units and the relative breakdown by affordability level. Approximately 33% of the RHNA must be affordable to lower income households.

Chart 2-23: Moorpark's RHNA Allocation

Income Group	% of County MFI	Income Threshold	Housing Units	Percentage of Units
Very Low	00-50%	<\$34,250	269	21%
Low	51-80%	<\$50,200	155	12%
Moderate	81-120%	<\$82,200	383	31%
Upper	120%+	Above	448	36%
Total			1,255	100%

Source: Ventura Council of Governments, May 2, 2000.

E. Assisted Housing At-Risk of Conversion

Existing housing that receives governmental assistance is often a significant source of affordable housing in many communities. Because of its significance, this section identifies publicly assisted rental housing in Moorpark, evaluates the potential to convert to market rates between 2000 and 2010, and analyzes the cost to preserve those units. Resources for preservation/replacement are described in Chapter 4 of the Element and housing programs to address preservation of these units are described in Chapter 5.

1. Assisted Housing Inventory

Two government-assisted rental housing projects are located in Moorpark; however, neither project is at-risk of conversion to market-rate (Chart 2-24). Tafoya Terrance, a 30-unit public housing complex operated by the Ventura County Housing Authority, provides affordable rental housing for lower-income seniors. The Archstone Le Club apartment complex has a total of 370 rental units, of which 74 units are reserved for lower income households. The project was funded through multi-family housing bonds that were originally issued by the City of Moorpark. The bonds were purchased by the California Statewide Community Development Authority and have been refinanced. The bonds are not set to expire until 2029. Finally, the Villa Del Arroyo Mobile Home Estates was recently purchased through issuance of bonds, which require 20% of the units to be affordable to lower-income households.

Chart 2-24: Inventory of Assisted Units

Project Name	Affordable Units	Total Units	Unit Mix (Bdms)	Funding Source(s)	Expiration of Affordability
Tafoya Terrace	30	30	30 1-br	Ventura County Housing Authority	---
Archstone Le Club	74	312	2-br 3-br	Mortgage Revenue Bond	2029
Villa Del Arroyo	48	240	--	Mortgage Revenue Bond	2021

Source: Ventura County Housing Authority, 2000;
California Debt Advisory Commission, 2000.

Although none of the projects are set to expire within the 2000 to 2010 planning period, the City has set forth a quantified objective to ensure that these units will remain affordable for the longest period of time. The Housing Plan describes the City's program for ensuring these units remain affordable to their targeted clients.

3. HOUSING CONSTRAINTS

The provision of adequate and affordable housing opportunities is an important goal of Moorpark. However, a variety of factors can encourage or constrain the development, maintenance, and improvement of the City's housing stock. These include market mechanisms, government codes, market mechanisms, and physical and environmental constraints. This section addresses these potential constraints.

A. Market Constraints

Land costs, construction costs, and market financing contribute to the cost of housing and can potentially hinder the production of housing. Although many of these potential constraints are driven by market conditions, jurisdictions have some leverage in instituting policies and programs to remove or mitigate these constraints. This section analyzes these constraints as well as the activities that a jurisdiction can undertake. Chapter 5 of this Element sets forth additional programs to address constraints.

1. Development Costs

The costs of developing housing varies widely according to the type of home, with multi-family housing generally less costly to construct than single family homes. However, there is wide variation in costs within each construction type depending on the size of unit and the number and quality of amenities provided. Land costs will also vary considerably, depending on the location of the sites, whether the site is vacant or has an existing use that must be removed.

According to the Construction Industry Research Board, the construction cost for a typical new, single-family dwelling increased significantly over the past decade, averaging \$60 to \$90 per square foot in 1999. Custom homes cost in the higher range, while tract homes cost in the lower range. The average construction cost for multi-family construction varies from \$50 to \$85 per square foot, with underground parking or other amenities increasing the cost of construction.

Typically, land is the largest cost component in the construction of new housing. The cost of unimproved land ranges significantly, depending upon whether the site is located in the hillsides, the valley floor, or the historic or central downtown area. According to recent transactions, the per square foot cost for unimproved land ranges from \$3 for residential hillside lots, \$5 for commercial land suitable for multi-family development, and \$8 for residential land in the downtown area.

Land costs include raw land as well as the costs associated with site preparation. However, because of Moorpark's unique environmental setting, most residential sites outside the downtown require grading, recompaction, and other improvements. These improvements are largely confined to single-family developments in the hillsides which are market rate and therefore do not constraint the City's ability to meet its 1998-2005 RHNA. Section C further discusses the cost impact.

2. Home Financing

The availability of financing affects a person's ability to purchase or improve a home. Home owners looking for opportunities to improve their home must consider the interest rate (variable or fixed), the type of lender (conventional or government), as well as their overall return on investment. Therefore, the availability of financing affects a homeowner or landlord's decision to make investments in their home.

Availability of Financing.

One measure of availability of financing can be found from analyzing lending data. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications for home purchases and improvements. HMDA data typically has a two-year delay before the data is released. Chart 3-1 shows the percentage of loans that were "approved," "denied," and "other" loans that were withdrawn by the applicant or were incomplete.

Home Purchase Loans. During 1998, 988 households applied for market-rate conventional home purchase (mortgage) loans in Moorpark. Private financial institutions accounted for over 90% of all home purchase loans (Chart 3-1). As is typical in most communities, origination rates varied according to household income. For instance, origination rates increased from 70% for lower income households, to 72% for moderate-income, to 77% for upper income households.

Chart 3-1: Disposition of Home Loans

Applicant Income	Home Purchase Loans: Conventional			
	Total	Originated ¹	Denied	Other ²
Lower	156	70%	16%	14%
Moderate	277	72%	10%	18%
Upper	510	77%	9%	14%
N.A.	45	42%	11%	47%
Total	988	73%	11%	16%

Applicant Income	Home Improvement Loans: Conventional			
	Total	Originated ¹	Denied	Other ²
Lower	13	38%	38%	24%
Moderate	26	42%	38%	20%
Upper	57	65%	26%	9%
N.A.	4	75%	25%	0%
Total	100	56%	30%	14%

Source: Home Mortgage Disclosure Act (HMDA) data, 1998

1. Loans approved by the lender and accepted by the applicant.
2. Applications withdrawn, files closed for incompleteness, or applications approved for a loan but not accepted by the applicant.

Home Improvement Loans. Compared to mortgage loans, there were far fewer applications for home improvement loans, as is often the case in most jurisdictions. Of the 117 applications, 100 were conventional home improvement loans, while 17 were government-assisted loans. Since household income is the major determinant in qualifying for a loan, the origination rate for home improvement loans also increased progressively with the income of the applicant. The overall origination rate for conventional home improvement loans was 56%, as shown in Chart 3-1.

Comparison to Ventura County. In comparison to Ventura County, Moorpark has a higher percentage of originated loans and a lower rate of denials. For conventional home loans, the origination rate was 73% in Moorpark versus 69% in the County. Similarly, the origination rate for conventional home improvement loans was higher and the denial rate lower in Moorpark. In addition, the County had a higher percentage of loans in the "other" category, which includes applications withdrawn, files closed due to incompleteness, or applications approved but not accepted.

Chart 3-2: Loan Disposition: Moorpark and Ventura County

Loan Disposition	Jurisdiction	Home Purchase	Home Improvement
Originated	City	73%	56%
	County	69%	54%
Denied	City	11%	30%
	County	11%	27%
Other	City	16%	14%
	County	20%	19%

Source: Home Mortgage Disclosure Act (HMDA) data, 1998.

Interest Rates.

Interest rates can also impact the ability to construct, purchase or improve a home. For instance, consider the median home price in Moorpark was \$253,500 in 1999. Also assume a 10% down payment, 30-year mortgage, and standard deductions for utilities, property taxes, and home insurance. If the interest rate varies from 8% to 10%, the annual income needed to qualify for a loan varies from \$78,000 to \$91,000. Although interest rates are beyond local control, cities can provide downpayment assistance to make homes more affordable to low and moderate income households.

B. Government Constraints

Local policies and regulations can impact the price and availability of housing and in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other issues may represent potential constraints to the maintenance, development and improvement of housing. This section discusses potential governmental constraints in Moorpark.

1. Land Use Controls

The Land Use Element of Moorpark's General Plan sets forth policies for guiding local development. These policies, together with existing zoning regulations, establish the amount of land to be allocated for different uses. In Moorpark, over 54% of the acreage within the City is designated for residential use, with an additional 11% of the acreage designated as specific plan areas.

Chart 3-3 below details the major land use categories and types of homes permitted. The Zoning Code allows for a range of residential uses in different settings. Residential uses are allowed in more agricultural settings, rural settings in the hillsides, and in urban settings surrounding the downtown area.

Chart 3-3: Residential Land Use Categories

General Plan Land Use Category	Zoning Designation	Purposes of Zone and Permitted Residential Type(s)
Open Space and Agricultural	Open Space (O-S)	Single-family detached homes within a large open space area.
	Agricultural Exclusive (A-E)	Single-family detached home within a large agricultural area
Rural Residential	Rural-Agricultural (R-A)	Single-family homes on 1 acre lots designed to maintain a rural setting
	Rural Exclusive (R-E)	Single-family homes on smaller lots designed to maintain a rural setting
	Single-Family Estate (R-O)	Single-family homes or cluster developments in a rural setting.
Urban Residential	Single-Family Res. (R-1)	Attached/detached single-family homes in a subdivision setting
	Two-Family Res. (R-2)	Single family detached units, two units, or one duplex per lot
	Residential Planned Development (RPD)	Attached and detached single-family and multi-family units

Source: Land Use Element, 1992; Moorpark Zoning Code, 1998

Specific Plan Areas.

Moorpark has three Specific Plans areas: Hitch Ranch (SP-1), Moorpark Highlands (SP-2), and the Downtown Specific Plan. These Specific Plans have been designated to comprehensively address a variety of unique land uses (e.g. topography, viewshed, and circulation) and provide focused planning and development standards tailored to the unique characteristics or purpose of a particular area. Chart 3-4 identifies the residential land uses for each Specific Plan.

Hitch Ranch Specific Plan. The Hitch Ranch Specific Plan (SP-1), in the northwest quadrant of the City, consists of 404 acres, of which over half of the acreage is planned for 415 to 605 residential units. The project contains four single-family residential development areas, with lots ranging from 4,000 to 7,000 square feet and an area for estate lots. The Specific Plan includes an affordable housing component consisting of a very high-density residential area of 11 acres with 100 housing units. This project entered into the planning and environmental stage as of 2000.

Moorpark Highlands Specific Plan. The Moorpark Highlands Specific Plan, located in the northern part of Moorpark, consists of approximately 445 acres. Of the total acreage, 35% is designated for residential use at varying levels of density. According to the Specific Plan, approximately 570 single- and multi-family homes will be built in this Specific Plan area. The Specific Plan has been approved by the City Council and development implementation is underway.

Downtown Specific Plan. The Downtown Specific Plan contains High Street, Old Town, several residential neighborhoods, and the downtown commercial area. Within this area, residential zones permits up to 6 dwelling units per acre, while the Residential Planned Development zone permits up to 20 units per acre under land consolidation criteria. Housing development that has occurred in the Downtown Specific Plan over the past number of years has consisted of infill housing projects, including single-family residential, duplexes, and one senior housing project.

Chart 3-4: Specific Plan Residential Land Use Summary

General Plan Designation	Hitch Ranch		Moorpark Highlands	
	Units	Acres	Units	Acres
Low Density	0	0	0	0
Medium Low Density	90	71	37	28
Medium Density	362	105	335	104
High Density	53	15	96	16
Very High Density	100	11	102	9
Total	605	202	570	157
Status	Planned		Approved	

Sources: Hitch Ranch, Specific Plan No. 1, 1999.

Moorpark Highlands Specific Plan, 1999.

2. Residential Development Standards

Moorpark regulates the type, location, density, and scale of residential development primarily through the Zoning Code. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the City's General Plan. The Zoning Code also serves to preserve the character and integrity of existing neighborhoods. Chart 3-5 below summarizes the most pertinent development standards of the non-Specific Plan areas of Moorpark.

Chart 3-5: Residential Development Standards

Development Standard	General Plan Land Use Category							
	Agricultural		Rural Residential			Urban Residential		
	O-S	AE	R-A	R-O	R-E	R-1	R-2	R-P-D*
Building Standards								
Density Range (du/ac)	1/4	1/10	1	1-2	3-4	4-6	7-12	12-15 ⁽¹⁾
Min. Unit Size	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Max. Height	25'	25'	25'	25'	25'	25'	25'	35'
Lot Standards								
Min. Lot Size (Acres)	40	10	1	1/2	1/4	1/6	1/14	(1)
Max. Lot coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Lot Dimensions	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Building Setbacks								
Min. Front yard	20'	20'	20'	20'	20'	20'	20'	20'
Min. Side yard	10'	10'	5'	5'	5'	5'	5'	5'
Min. Rear yard	15'	15'	15'	15'	15'	15'	15'	20'
Park Standard								
Local Standard	5 acres/per 1,000 people or 120% of appraised value of land							
Single Family Unit	0.018 acres per dwelling unit							
Multi-Family Unit	0.100 acres per dwelling unit							
Parking Standards								
Single Family	2 covered spaces in a garage							
Multi-Family Units	2 covered spaces/unit (one in garage) + ½ space/unit for guests							
Mobile Homes	2 covered spaces/unit + ¼ space/unit for guest parking							

Source: City of Moorpark Zoning Code, 1998.

- * RPD permit required for any development that creates five or more separate residential lots in the R-A, R-E, R-O, R-1, and R-2 zones.

1. Density can be approved up to 30 units per acre per RPD permit.

n/a: Residential development standard not specified in the Zoning Code

Facilitating Affordability.

Moorpark employs a variety of tools that facilitate and encourage the development of affordable housing for all economic segments of the population. The two primary tools are the density bonus program and the inclusionary/in-lieu fee program. These programs are employed alone or in tandem to facilitate and encourage the construction of affordable housing for very low, low, or moderate income households.

- **Density Bonuses.** Moorpark has adopted a Density Bonus Ordinance for setting aside affordable units. Variations of the density bonus program are tailored for different portions of the community:
 - **Citywide.** The City offers a 25% density bonus citywide, with an additional reduction in residential site development standards not to exceed 20%, and reduced architectural design standards for affordable projects.
 - **Downtown.** In the downtown, where density is restricted to 7 units per acre, a progressive density bonus program of up to 100% is granted for merging lots from 7,000 square feet up to 28,000 square feet.
 - **Hillside:** The Hillside Management Ordinance also allows for density transfers and clustering of units in slope areas which exceed 20% grade in order to compensate for land which is not developable.
- **Inclusionary Requirements.** Development agreements are an important way to encourage a variety of housing types which are affordable to all economic segments of the community. The City requires 15% of units constructed in redevelopment areas to be affordable to lower-income households and has a 10% goal for all other areas. If a developer cannot meet all of the affordable housing requirements, the developer is charged an in lieu fee.

As an example, the 312-unit Archstone complex was required to build 62 lower income units (including 25 very low-income units). Pacific Communities was required to provide 22 low income units, but chose to pay \$900,000 in fees to cover their very low-income requirement. Over the 2000-2005 period, the City should accrue \$4 to \$5 million in in-lieu fees. The use of funds for new construction or rehabilitation is set forth in Chapter 5 of this Housing Element.

- **Combination.** Oftentimes, density bonus provisions can be an effective means, in conjunction with inclusionary requirements, to facilitate affordable housing development. In order to ensure the provision of affordable housing, the City of Moorpark has granted density increases for projects that are required to provide inclusionary units or pay in-lieu fees. The Archstone project was granted higher densities (16.2 du/acre), reduced parking standards, and reduced setbacks in return for setting aside 20% of the units for lower income households.

3. Provisions for a Variety of Housing Types

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of housing for all economic segments of the population. Housing types include standard single-family and multi-family housing opportunities, factory-built housing, mobile homes as well as housing to meet special housing needs associated with shelters, transitional housing, and farm labor housing.

Moorpark permits all types of housing required by State law pursuant to different levels of review. Zone clearance and administrative permits require only the approval of the Director of Community Development. A conditional use permit requires a public hearing and clearance by the Planning Commission. RPD clearance requires Planning Commission or City Council approval as noted below in Chart 3-6. Each of these permits is described under subsection 4, "Development Permit Procedures."

Chart 3-6: Housing Types Permitted in Residential Zones

Chart 3-6. Housing Types: Permitted

Residential Uses	O-S A-E	Rural Residential			Urban Residential		
		R-A	R-O	R-E	R-1	R-2	R-P-D
Residential Uses							
Single-family	zc	zc	zc	zc	zc	zc	rpd*
Duplexes/Tri/Quad						zc	rpd*
Multi-family							rpd*
Mobile Homes	cup*	cup*	cup*	cup*	cup*	cup*	cup*
Second Units	ap	ap	ap	ap	ap	ap	ap
Group Housing							
Boarding house		cup		cup*	cup*	cup*	cup*
Transitional Housing		cup*		cup*	cup*	cup*	cup*
Emergency Shelters		cup*		cup*	cup*	cup*	cup*
Farm Labor Housing	cup*	cup*					
Special Need Housing							
Affordable or Senior					rpd**	rpd**	rpd**
Small LCF (6 or less)	zc	zc	zc	zc	zc	zc	rpd**
Large LCF (over 6)		cup*		cup*	cup*	cup*	cup*

Source: City of Moorpark Zoning Code, 1998.

Notes: * Planning Commission Approved; ** City Council Approved

ZC: zoning clearance; CUP: conditional use permit; and AP: administrative permit

Residential Uses Other than Single-Family Homes.

In addition to single-family housing opportunities, the City of Moorpark also offers a range of housing opportunities available to all economic segments of the community. In particular, housing opportunities are available to persons earning lower incomes, seniors, disabled persons, and other more vulnerable members of the community.

Multi-Family Housing. Moorpark's Zoning Code provides for multi-family housing in R-2 zones and Residential Planned Development zones, which allow up to a density of 30 dwelling units per acre (assuming a density bonus and additional incentives). The provision of multi-family housing in Residential Planned Development zones facilitates the availability of lower cost housing opportunities.

Second Units. Second units are allowed in all residential zoned lots that are 10,000 square feet or larger in size, pursuant to an administrative permit from the City. However, the second unit must meet the minimum setbacks, lot coverage, height restrictions, and other development standards for the primary residence unit. Since 1998, six second units have been approved in Moorpark.

Mobile Homes. Moorpark has 305 mobile homes within the community. Mobile homes are permitted in all residential zones subject to a conditional use permit (CUP) from the City Planning Commission. The Mobilehome Park Rent Stabilization Program limits space rent increases and the Hardship Waiver Program provides a waiver for tenants if a space rent increase results in economic hardship.

Farmworker Housing. Farmworker housing is permitted, subject to a conditional use permit, in five districts: Open Space, Agricultural Exclusive, Rural Agricultural, Industrial Park, and Limited Industrial zones. In 1990, the City provided mortgage assistance and reduced fees to facilitate the development of Villa Campesina, a 62-unit, sweat equity project for local farmworkers and lower income residents.

Residential Care Facilities. Moorpark complies with the Lanterman Developmental Disabilities Services Act by allowing, by right, State-authorized, certified, or licensed family care homes, foster homes, or group homes serving six or fewer persons in all residential zones. Facilities serving seven or more people are permitted in all residential zones, subject to a conditional use permit from the Planning Commission.

Homeless Shelters and Transitional Housing. Emergency shelters and transitional housing are part of the Ventura County regional continuum of care to address the needs of the homeless population. The Moorpark Zoning Code treats emergency homeless shelters and transitional housing as boarding homes and permits them in most residential zone districts, subject to an approved CUP.

4. Development Review Process

The City has designed various development procedures to ensure that residential development proceeds in an orderly manner and contributes to the community. The City utilizes a range of mechanisms to approve residential projects based on the size, complexity, and potential impact. The process is summarized below.

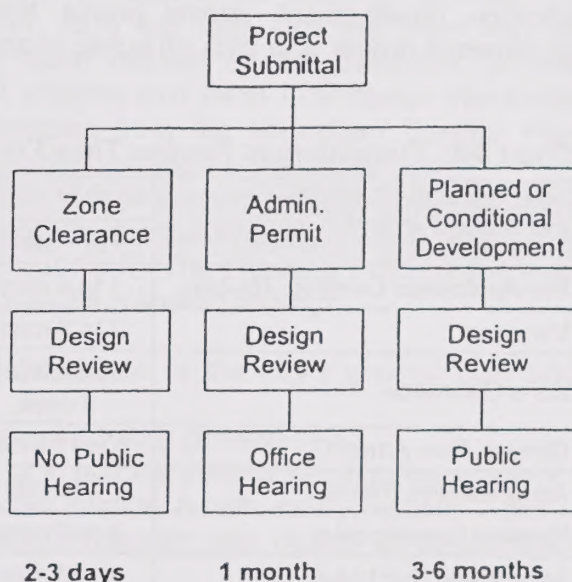
Zone Clearance. The zone clearance is applied to projects that are allowed by right. The zone clearance is used to ensure that the proposed development is consistent with the General Plan land use designation and meets all applicable requirements of the City's zoning code, including design and site review. The zone clearance is a ministerial permit granted by the director of community development without a public hearing.

Administrative Permit. Some projects may require an administrative permit, such as second unit developments. These developments typically require a greater level of review because the unit must also be compatible with adjacent uses and require a greater level of zoning review. Second unit developments is an example of a project that requires an administrative permit. The administrative zone clearance is granted by the director of community development.

Conditional Use Permit. A conditional use permit is required prior to the initiation of particular uses not allowed by right. Development projects are subject to meet site design review. The applicant for such a use shall be approved or denied through a public hearing process before the applicable decision-making authority, which is either the Planning Commission or the City Council. For residential developments, however, the appropriate hearing body is the Planning Commission.

Planned Development Permit. Planned development permits are typically granted by the planning commission. Generally, the applicant must demonstrate that the project is (1) consistent with the intent and provisions of the general plan and zoning code, (2) compatible with the character of surrounding development, (3) would not be obnoxious, harmful, or impair the utility of neighboring property or use, and (4) would not be detrimental to the public interest, health, safety, welfare, or convenience. Development projects must also go through design review.

Chart 3-7: Development Review Process



Source: City of Moorpark, 2000.

Development Review Timeframes.

State law requires that communities work toward improving the efficiency of their building permit and review processes by providing "one-stop" processing, thereby eliminating the unnecessary duplication of effort. The Permit Streamlining Act helped reduce governmental delays by limiting permit processing time to one year and requiring agencies to specify the information needed for an acceptable application.

Chart 3-8 summarizes the approximate time frame for reviewing projects from pre-application development review phase through a general plan amendment, environmental review, and through public hearings if necessary.

Chart 3-8: Development Review Time Frames

Permits & Review	Time Frame	
	Timeframe	Reason for Difference
Pre-Application Develop. Review	1 to 4 mos.	Complexity; special study needs
Variance	2 to 6 mos.	Complexity; level of review
Zone Clearance	Immediate – 3 days	Scale of project
General Plan Amend.	3 – 12 mos.	Complexity; level of review
Administrative Permit	1 month	Completeness of Application
Planned Development	3 to 6 mos.	Scale of project/Completeness
Subdivision Tract Map	6 –12 mos.	Environmental/design issues
Conditional Use Permit	6-9 mos.	Scale of project; environmental
Environmental Review	6-12 mos.	Scale – complexity of project
Public Hearing	7-24 mos.	Complexity of project

Source: City of Moorpark, August 2000.

The timeframe for reviewing and approving permit applications, zone changes, variances, conditional use permits, and other discretionary approvals varies on a case-by-case basis. Developments in Moorpark typically range from a single home, to a large scale project (100 homes), to even larger Specific Plan projects. The time frame needed to review projects depends on the location, potential environmental constraints, the need to ensure adequate provision of infrastructure and public facilities, and the overall impact of large-scale developments on the community.

For larger development projects subject to the residential planned permit, the City allows concurrent processing of a variety of actions (e.g., general plan amendment and zone change) to help expedite the processing of development applications.

5. RPD Process and Design Review

The Residential Planned Development (RPD) and Design Review processes are important components in the development approval process. The RPD and design review process work in tandem to facilitate and encourage projects which address the housing needs of the community and also are designed in a manner which preserves and contributes to the quality of the living environment in Moorpark.

The RPD and design review process begins with a joint submittal of an application to the Community Development Department. As a first step, City staff meet with the developer to discuss the project and, upon request by the developer, provide appropriate directions and examples of projects that meet City design standards. Examples may include appropriate examples from the Downtown Specific Plan design guidelines or from other similar approved projects in the community. Once the project schematics are completed, staff review the application to make sure it is complete, and then prepare a written report assessing the overall design and consistency with the City's development standards. The Planning Commission then reviews the project to ensure it complies with the following findings:

- Is consistent with the intent and provisions of the City's general plan and appropriate zoning chapter;
- Is compatible with the character of surrounding development;
- Would not be obnoxious, harmful, or impair the utility of neighboring property;
- Would not be detrimental to the public interest, health, safety, welfare... and
- Is compatible with the scale, visual character and design of surrounding properties.

The RPD process has resulted, at times, in lower densities for single-family projects, particularly for hillside developments subject to environmental constraints. With respect to multi-family developments, the RPD process has not resulted in lower densities for multi-family projects containing affordable units. For example, multi-family projects built at or above maximum allowable densities include the following: Archstone (17.1 du/ac) and Urban West (16.8 du/ac).

The City's design review process is not used to constrain housing development. The City provides examples of suitable projects to developers upon request. The City also grants maximum densities to allow a developer to generate additional rental revenue from the project to offset the costs of providing affordable units. Along with the RPD process and Specific Plan guidelines, these methods have been effective in facilitating projects which meet the City's standards for quality development.

As larger Specific Plan areas and remaining large vacant parcels in the community are gradually built out, the remaining development in Moorpark will shift to smaller infill locations. Rather than conduct design review for large open tracts, focus will shift to neighborhoods, where developments must be compatible with adjacent uses. Therefore, the City is proposing a new program to develop and adopt design guidelines that are applicable on a citywide basis by Year 2003.

6. Fees and Exactions

Moorpark collects fees and exactions from developments to cover the costs of processing permits and providing the necessary services and infrastructure related to new development. Fees are calculated based on the average cost of processing a particular type of case. Chart 3-9 summarizes planning, development, and other fees charged for new residential development.

Chart 3-9: Development Review Fees

Type of Fees	Fees	
	Single-Family	Multi-Family
Planning Fees		
Pre Screening for General Plan Amendment	\$1,760	
General Plan Amendment	\$2,200	
Residential Planned Development (SF or MF)	\$2,200 plus \$9.55/unit	
Tentative Tract Map	\$2,728 plus \$67 per lot or unit	
Administrative Clearance (Minor Variance)	\$264	
Variance – Existing Single-family Residential	\$440	
Administrative Permit	\$264	
Conditional Use Permit –Residential Uses	\$1,584	
Zone Change	\$2,464	
Zoning Code Amendment	\$1,760	
Development Impact Fees		
Fire Protection Facilities Fee	\$233 per unit	\$171 per unit
Police Facilities Fee	\$677 per unit	\$677 per unit
Calleguas Water District Fee	\$1,351 per unit	\$1,001 per unit
Water (Waterworks District #1)	N/A per unit	\$635 per unit
Flood Control – Land Development Fee	\$601 per unit	\$601 per unit
Sewer Connection	\$2,500 per unit	\$2,000 per unit
Library Facilities Fee	\$461 per unit	\$298 per unit
School Fees	\$3.59 per sq. ft.	\$3.59 per sq. ft.

N/A = Not applicable

Source: City of Moorpark, March 2000.

Moorpark's development fees are considered typical for the Ventura County area. The City Council has the authority to reduce or waive local fees on a case-by-case basis. For affordable or senior housing, the City Council at its discretion may award developers with incentives such as the waiving of fees and other concessions that may result in identifiable cost reductions. For the development of Villa Campesina, the City reduced development fees for Cabrillo Economic Development Corporation in order to ensure the project's affordability to lower income households.

7. Building Codes and Enforcement

A variety of building and safety codes, while adopted for the purposes of preserving public health and safety, and ensuring the construction of safe and decent housing, have the potential to increase the cost of housing construction or maintenance. These include building codes, accessibility standards, specific codes to reduce hazards, and other related ordinances. The following briefly highlight the impact of these standards upon the maintenance and development of housing.

- **Uniform Building Code.** Moorpark has adopted the Uniform Building Code, which establishes standards and requires inspections at stages of construction to ensure code compliance. The UBC prescribes minimum insulation requirements to reduce noise levels as well as energy efficiency devices. Although these standards increase housing costs and may impact the viability of rehabilitating older properties which must be brought up to current code standards, the intent of the codes is to provide structurally sound, safe, and efficient housing.
- **American Disabilities Act.** The City's building code requires new residential construction to comply with the American with Disabilities Act (ADA). ADA requires design standards for buildings consisting of 4 or more units (if such building has an elevator) or in ground floor units in other buildings consisting of four or more units. These requirements include the incorporation of: (1) adaptive design features for the interior of the unit; (2) accessible public use and common use portions; and (3) sufficiently wider doors to allow wheelchair access.
- **National Pollutant Discharge Elimination System.** As of January 1998, all new development in Moorpark, except for developments of four or fewer lots which are zoned to permit only single-family use, must comply with the conditions and requirements of the NPDES permit. Prior to issuance of a building permit or any discretionary land use approval or permit, the applicant must submit a storm water pollution prevention and control plan, and implement Best Management Practices in accordance with state and local regulations.
- **Other Building Codes.** Because of the unique topographic, geological, and other environmental issues associated with the immediate area, development in Moorpark is subject to compliance with other building codes and regulations. These codes include the Public Resource Code, Uniform Fire Code, and local codes with respect to seismic safety, among other codes. These codes require site modification, improved construction design, or site improvements to mitigate potential hazards described in Subsection C of this chapter.
- **Code Enforcement.** The Code Enforcement Division is responsible for enforcing regulations governing maintenance of all buildings and property. The City has two full-time code enforcement officers. One officer focuses in central Moorpark, where much of the older housing stock is located. The Division works in conjunction with the rehabilitation program to identify homes that may benefit from rehabilitation services. To facilitate correction of code violations, the Code Enforcement staff refers property owners to the City's rehabilitation program.

8. Infrastructure and Site Improvements

Adequate infrastructure, services, and public facilities are important components of new development. In order for residential development to not adversely impact the City's service system levels, the City must ensure that various capital improvement plans and adequate financing mechanisms are in place to provide essential services. The following discussion details the adequacy of the city's infrastructure system.

- **Streets.** The City has mechanisms in place to address capital improvement projects needed to facilitate development citywide. To provide needed transportation improvements for developments, the City has instituted an area of contribution requirement and appropriate fees to pay for circulation and system improvements. This provides the City sufficient funds to construct transportation improvements needed to serve developments.
- **Drainage.** The primary community drainage facility is the Arroyo Simi Channel. The Army Corp of Engineers and local Ventura County Flood Control District is acquiring right of way to complete projects to reduce flooding in parts of Moorpark. Until such improvements are completed, developers must continue to pay for additional site improvements necessary to protect the property from flood damage. The particular type and cost of site improvements are discussed in Section C, entitled Environmental Constraints.
- **Sewage Treatment.** Ventura County Waterworks District No. 1 encompasses 19,500 acres and serves 30,000 customers in Moorpark and contiguous unincorporated areas. The District owns, operates and maintains the Moorpark Wastewater Treatment (MWTP). In 2000, the MWTP was upgraded to increase treatment capacity to 3.0 mgd – 50% higher than the average flow in 1999. The plant expansion is intended to accommodate future development in Moorpark.
- **Water Supply.** Ventura County Waterworks District #1 provides water. The District receives water from five groundwater wells, imports the remainder from the Metropolitan Water District and Calleguas Municipal Water District, and treats water at the Jenson Plant in Granada Hills. The District supplies 11,500-acre feet of water annually, 75% of which is imported. The District foresees sufficient water capacity to meet future housing needs in Moorpark.
- **Site Improvements.** New residential construction will occur where adequate infrastructure is in place or in specific plan areas, where adequate public services and facilities are required pursuant to developer agreements. While these impact affordability, these improvements maintain the quality of life desired by residents and are consistent with the adopted General Plan goals for service standards.

Taken together, the City has provisions in place to ensure that adequate regional and site specific infrastructure, services, and public facilities will be in place to allow development of housing commensurate with its regional housing need allocation. Through a combination of developer agreements and fees, there will be adequate infrastructure, facilities and services in place to address the 1998-2005 RHNA.

9. Growth Management

Growth management has long been a concern in Ventura County. In 1999, the City adopted the "SOAR" Initiative, the Save Open Space and Agricultural Resources. This Initiative originated from public concern that rapid urban encroachment over the past decade was threatening agricultural, open space, watershed, sensitive wetlands, and riparian areas vital to Ventura County. Voters thus passed an initiative to direct future population growth into incorporated areas where infrastructure is in place. This initiative amended the General Plan as of January 1998.

Until December 31, 2020, the City shall restrict urban uses to within the urban restriction boundary (CURB), which is generally coterminous with the City's Sphere of Influence and corporate limits. The City Council cannot grant or by inaction allow to be approved by operation of law, any general plan amendment, rezoning, specific plan, subdivision map, special use permit, building permit or other ministerial or discretionary entitlement inconsistent with the General Plan and CURB line established by the SOAR Initiative. Generally, the City Council may not amend the CURB, without voter approval, unless specific procedures and purposes are followed.

If for any reason, sufficient land resources are not available to address the RHNA, the SOAR Initiative still allows the City of Moorpark to satisfy its 1998-2005 RHNA. This is because pursuant to the SOAR Initiative, the City Council is expressly authorized to amend the CURB line to comply with state law regarding the provision of housing for all economic segments of the community. Thus, the City Council may amend the CURB, provided that no more than 20 acres is brought within the CURB for this purpose annually. Prior to this, the Council must make the following findings:

- the land is immediately adjacent to existing compatibly developed areas and that adequate services have or will be provided for such development;
- the proposed development will address the highest priority need identified (e.g., the provision of lower income housing to satisfy the RHNA); and
- there is no existing residentially land available within the CURB and it is not reasonably feasible to redesignate land within the CURB for such purposes.

The SOAR Initiative is not expected to prevent the City of Moorpark from meeting its RHNA requirements pursuant to State law. This is because of the following: (1) the City has a large reserve of vacant land within its corporate limits; (2) the City makes wide use of development agreements to require inclusionary units or in-lieu fees; and (3) the SOAR has specific amendment procedures to accommodate the lower-income affordability goals of the RHNA. Therefore, SOAR will not deter the City from satisfying its obligations for affordable housing required by the 1998-2005 RHNA.

C. Environmental Constraints

Environmental constraints related to seismic activity, geology/topographical, flooding potential, or other environmental issues can impact the cost associated with the maintenance, improvement, and development of housing. This section briefly outlines these constraints. A more detailed discussion is included in the City's Safety Element and accompanying technical appendix to the Safety Element.

1. Fire Hazard Constraints. Building, wildland, and earthquake-induced fires represent significant fire hazards in Moorpark and its Sphere of Influence. Fire potential is typically greatest in the late summer months, when dry vegetation combined with offshore dry Santa Ana winds coexist. The Ventura County Fire District classifies areas within unincorporated Moorpark as a High Fire Hazard Area. The California Department of Forestry and Fire Prevention also classifies areas of unincorporated Moorpark as having the potential for wild land fires.

The City enforces state and local codes to help reduce fire hazards. The Public Resources Code requires road standards for fire equipment access, signage for streets and buildings, minimum private water reserves, and fuel breaks. The City's Municipal Code requires developers to use fire resistant materials in new construction, including roofing, exterior walls, under floor areas, architectural projections and ventilation systems. The Uniform Fire Code specifies minimum fire flow standards for homes located in fire hazard zones while the City Municipal Code requires buffer zones for residential development in fire hazard zones.

2. Seismic Activity. The Moorpark Area of Interest is potentially subject to seismic hazards. The southern part of Moorpark is crossed by the Simi/Santa Rosa Fault and is designated an Alquist-Priolo Fault Zone. The northern portion of the city is crossed by the Oak Ridge fault zone. Other local faults within five miles of the Moorpark Area include the Santa Susana and San Cayetano as well as the San Andreas fault. Faults with the area are capable of earthquakes with magnitudes up seven.

Seismic shaking can cause liquefaction, soil settlement, slope failure, deformation of sidehill fills, ridgetop fissuring and shattering, and other hazards. Most of the lowlands in the Moorpark area have a high liquefaction and/or settlement potential because of the shallow ground water. The northern portion of the Moorpark Area of Interest would be most vulnerable to seismically induced slope failure due to the steep terrain and presence of weak sedimentary bedrock.

To mitigate seismic hazards, the City may require enhanced project review, improved construction design, site improvement, and other measures. For instance, projects in a State-delineated Seismic Hazard Zone must be evaluated by a certified Engineering Geologist, a Registered Civil Engineer, or both. The City's Building Code may require modified foundation design, drainage devices, improved plywood design or hold down-connectors, or modified height to length ratios to address hazards. The City may also require removal and recompaction of low density soils, removal of excess ground water, in-situ ground densification, or other measures.

3. Topographical and Geotechnical Constraints. The predominance of steep hillsides and slopes in northern Moorpark present the threat of landslide activity. For instance, landslide activity has been evident in parts of the Gabbert Canyon stream area, a large slide complex south of Arroyo Las Posas, the south flank of Big Mountain, the Arroyo Simi, and Las Posas Hills. Landslides could also impact developments adjacent to the mountain front. Although the occurrence of landslides is relatively infrequent, it nonetheless presents a constraint to development.

Moorpark's abundance of hillsides, while constraining the types of development, also provides aesthetic relief to the viewscape from virtually every location in the city. Therefore, the City has enacted a hillside management to preserve the unique topographical features (e.g., grades, ridgelines, prominent landforms, viewsheds), natural drainage patterns, significant riparian areas, and natural open space areas. A hillside area is defined as property containing slope areas of 20% grade or greater.

Proposed hillside development must also undergo additional project review to ensure that the development and uses are compatible with the topography. As part of the project approval process, the applicant must submit the following documents: (1) slope map and analysis, (2) grading plans, (3) visual impact analysis, (4) pedestrian circulation and trails plans, and (5) technical analyses of soils, geology, hydrology, biology, and other unique conditions of the subject area. The City must sign off on all documents to ensure that compliance is achieved.

4. Hydrological Constraints. Flooding is the primary hydrological constraint that affects housing development within the City of Moorpark. As noted in the Safety Element, the Moorpark Area is drained by a system of streams that are part of the Calleguas Creek watershed. Calleguas Creek is locally referred to as the Arroyo Simi. Most of the Little Simi Valley along and north of the Arroyo Simi is within the 500-year floodplain. Floods that impact Moorpark are typically of shorter duration, high peak volumes and high velocity. Damaging floods have occurred in the past along the Calleguas Creek Drainage, which includes the Arroyo Simi.

The Ventura County Flood Control District (VCFD) controls the watercourses in the Moorpark Area and regional flood control system. An extensive municipal storm drain network operated by Moorpark serves the urbanized portions of the city. The VCFD has constructed a levee along a segment of the Arroyo Simi and along a segment of the Southern Pacific Railroad. The VCFD also maintains sophisticated flood warning systems in critical flood hazard areas, such as Calleguas Creek. Existing flood control structures provide a certain level of protection from uncontrolled flooding, but significant deficiencies in infrastructure still exist.

Because of the potential for flood damage, the Moorpark Municipal Code (Section 15.254) sets forth flood protection measures which affect the construction of any structure within a special flood hazard zone. These include requirements for the following: (1) enhanced anchoring of the structure; (2) use of construction materials and methods resistant to flood damage; and (3) special elevation of the structure one foot above the 100 year flood plain or appropriate flood proofing. Additionally, Moorpark participates in FEMA's national flood insurance program.

5. Cost Impacts. Development in many areas of Moorpark requires special considerations to mitigate environmental factors. Estimating the cost of complying with building codes, federal and state environmental laws, and the local permitting process is difficult to estimate. The depth of review, mitigation measures, and the associated cost are often site specific and cannot be estimated until a project is proposed. Moreover, many of the additional measures are required by State law and outside the jurisdiction of the City.

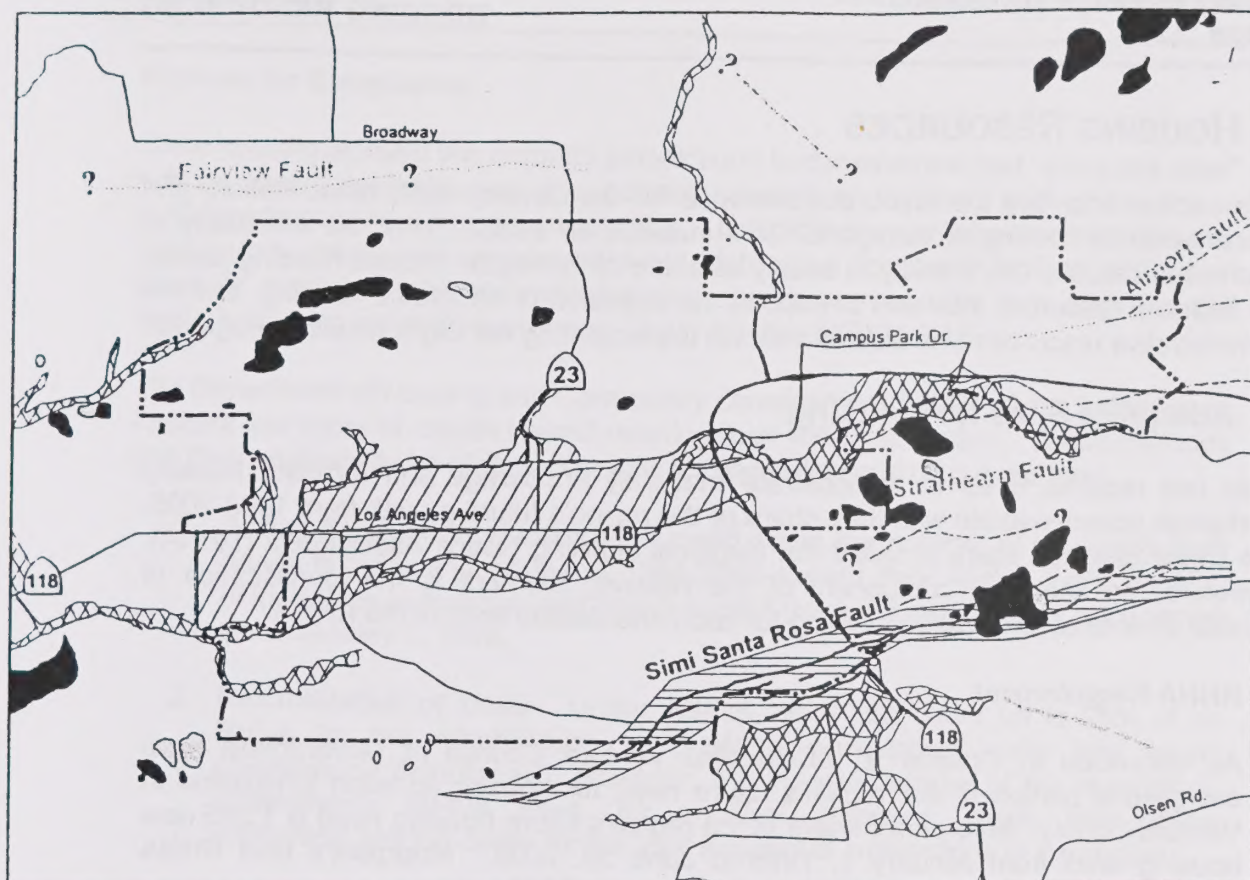
Although there is no typical case, knowledgeable developers and city officials have indicated that general cost estimates are as follows:

- **Flood Insurance.** Assuming a new home is elevated one foot above the 100 year flood plain, the cost is \$3.50 per \$1,000 for the first \$50,000 of coverage and \$0.80 per \$1,000 for additional coverage up to \$200,000. Therefore, a residential structure insured for \$250,000 would cost \$335 annually.
- **Hillside Grading.** City officials estimate that grading and infrastructure improvements for hillside developments can add up to \$100,000 per acre – which is at least the amount of unimproved land. Additional environmental review may be required if sensitive species or plant communities are found.
- **Seismic Issues.** Mitigation of seismic hazards depends upon site conditions, type of construction project proposed, soil composition, and water table level. Based on recent projects, structural reinforcement adds 2-5% onto construction costs while soil remediation may cost up to approximately \$50,000 per acre.

Although building standards and review processes raise the cost of development, these codes do not necessarily constrain the City's ability to facilitate and encourage the production of housing commensurate with the 1998-2005 RHNA. For instance, much of the hillside development occurs on significantly larger lots. These homes are already priced at market levels and are affordable to upper income households. Therefore, environmental hazards do not constrain single-family home development.

Moderate-income housing opportunities are located primarily in central Moorpark and may require protections against flooding and seismic-induced liquefaction. Flood proofing adds a relatively insignificant cost to new construction. Protection of liquefaction is the primary cost, adding 2% to 5% upon normal construction costs. Since the City has already met its RHNA requirements for moderate-income housing, environmental factors are not a constraint to the moderate-income housing goals.

Finally, most of the multi-family development in Moorpark is occurring along Los Angeles Avenue, where flooding and liquefaction constraints are the greatest. Several developments (e.g., Archstone, LT Development, and others) with a substantial number of affordable lower-income units are currently proceeding forward with design modifications to address any potential environmental hazards. Thus, environmental factors do not circumscribe the City's ability to address its RHNA.



Source: Earth Consultants International

----- City Boundary

Landslide Constraints

-  Definite or probable landslide
-  Questionable landslide

Flooding Constraints

-  Areas within 100-year flood zone
-  Areas with a less severe risk of flooding (between 100- and 500-year flood zones, flooding with average depths of less than one foot, contributing drainage area is less than one square mile, and/or protected by levee from the 100-year flood)

Earthquake Fault Constraints

-  Fault considered active, with the potential for surface rupture
-  Alquist-Priolo Earthquake Fault Zone Boundary
-  Fault, solid where well located, dashed where approximate, dotted where concealed
-  Indicates additional uncertainty

Figure 1
Environmental Constraints



4. HOUSING RESOURCES

This section analyzes the resources available for the development, rehabilitation, and preservation of housing in Moorpark. This includes an evaluation of the availability of land resources, the City's ability to satisfy its share of the region's future housing needs, the financial resources available to support the provision of affordable housing, and the administrative resources available to assist in implementing the City's housing programs.

A. Adequate Sites for Housing

State law requires cities to demonstrate that they encourage and facilitate housing production commensurate with their share of the region's future growth from 1998-2005. The City's assigned share is called the Regional Housing Needs Assessment (RHNA). Therefore, an important component of the Housing Element is the identification of suitable sites to accommodate housing for each affordability level of the RHNA.

1. RHNA Requirement

As discussed in Chapter 2, SCAG and Ventura Council of Government have assigned a portion of the region's future need for housing to each jurisdiction in Ventura County. Moorpark's share of the region's future housing need is 1,255 new housing units from January 1, 1998 to June 30, 2005. Moorpark's final RHNA allocation was finalized by State HCD in December 2000.

The City's 1,255 unit housing allocation is divided into four affordability categories. The affordability distribution of new units is derived from the household income distribution of households in Moorpark in 1990 plus a fair share adjustment decided by SCAG. Pursuant to HCD's communique with SCAG dated October 5, 1999, jurisdictions within the SCAG region are required to find sites commensurate with that portion of the RHNA which exceeds the replacement requirement.

Chart 4-1 summarizes the City's regional housing needs allocation as determined by SCAG and the Ventura Council of Governments. Chapter 2 provides greater detail on the methodology used to calculate Moorpark's RHNA.

Chart 4-1: Regional Housing Needs Share for Moorpark

Income Category	Income Threshold	Total Units	Replacement Component	Sites Requirement
Very Low	50% or less of CMFI	269	10	259
Low Income	51% to 80% of CMFI	155	6	149
Moderate	81% to 120% of CMFI	383	14	369
Upper Income	Over 120% of CMFI	<u>448</u>	<u>17</u>	<u>431</u>
	Total	1,255	47	1,208

Source: Southern California Association of Governments, 2001.

Affordability distribution of replacement calculation follows SCAG income distribution

Options for Compliance.

State housing element law requires jurisdictions to demonstrate that "adequate sites" will be made available over the planning period to facilitate and encourage a sufficient level of new housing production. Jurisdictions must also demonstrate that appropriate zoning and development standards, services and facilities will be in place to facilitate and encourage housing commensurate with their share of the region's housing needs (Government Code, Section 65583(c)(1)).

The Department of Housing and Community Development (HCD) allows jurisdictions to count four types of credits toward meeting their RHNA allocation. These methods and their applicability for Moorpark are described below and discussed later.

1. **Actual Production.** Jurisdictions could count the number of new units built during the planning period of 1998-2005 toward their RHNA. New housing units include both those built and occupied (issued a certificate of occupancy) since January 1, 1998.
2. **Rehabilitation of Units.** Under AB438, cities can count up to 25% of its RHNA for the rehabilitation of qualified substandard units that would otherwise be demolished. However, the stringent nature of the regulations underpinning AB438 have, for practical purposes, made this option impractical and too costly for the vast majority of jurisdictions in the region.
3. **Preservation of Affordable Units.** AB438 also authorizes jurisdictions to count a portion of the affordable units which would otherwise revert to market rents but are preserved through committed assistance from the jurisdiction. However, since no project is currently at-risk of imminent conversion from 2000 through 2010, this option is not applicable for Moorpark.
4. **Available Land for Development.** HCD also allows cities to count potential residential production on suitable sites within a community. To that end, the Housing Element must inventory the amount of land suitable for residential development, including vacant and underutilized sites, and analyze the relationship of zoning and public facilities and services to these sites.

The City of Moorpark will facilitate and encourage housing production to address its share of the region's housing need through the following means:

- (1) Housing production and site capacity on residentially-zoned land;
 - (2) Housing production and site capacity on commercially-zoned land;
 - (3) Second units and replacement housing; and
 - (4) Use of in-lieu fees collected to support affordable housing purposes.
-

2. Housing Production

To address the RHNA, the City can count housing units that are built on/or after January 1, 1998 and before June 30, 2005 towards the Regional Housing Needs requirement. According to City building records, Moorpark has well approximately 2,500 new units that are being built on residential-zoned land and over 1,500-unit capacity on commercial land. This section details these production credits.

Residential Land.

Single-family homes are being built primarily within six planning areas, except for a few scattered sites within the downtown, and are affordable to upper income households due to construction costs and larger lot sizes. However, single-family homes built on the smaller lots in the central and older downtown area are generally affordable to moderate-income households. Affordable units for lower-income households are provided pursuant to the City's inclusionary and in-lieu fee program.

Chart 4-2 details the major residential development projects ongoing in Moorpark. For approved projects noted below, the affordability distribution is based upon finalized development agreements. For pending projects, the affordability distribution is based upon assumptions regarding potential affordable units based upon preliminary negotiations and filed applications.

Chart 4-2: Housing Projects on Residential Zoned Land

Zone	Permit Number	Developer	Affordability of Units				
			V. Low	Low	Mod ²	Upper	Total
RPD	RPD 98-03	Carlsberg	-0-	-0-	-0-	552	552
RPD	RPD 98-07	Cabrillo	4	11	44	-0-	59
RPD	RPD 98-01	Shea Homes	¹	7	72	-0-	79
RPD	RPD 01-01	Colmer ⁽³⁾	1	2	19	-0-	22
R-1	RPD 99-01	Asadurian	-0-	1	7	-0-	8
RE	RPD 99-03	Wilshire Bldrs	-0-	-0-	-0-	10	10
SP-2		Specific Plan 2	¹	25	102	443	570
RPD	RPD 94-01	Toll Brothers	-0-	-0-	-0-	216	216
RE	RPD 99-07	West Pointe ⁽³⁾	10	15	-0-	250	275
AE	SP-1	Hitch Ranch ⁽³⁾	25	75	200	305	605
RE	RPD 98-02	Suncal ⁽³⁾	0	10	-0-	97	107
Summary Status			V. Low	Low	Mod	Upper	Total
Approved			5	46	244	1,221	1,516
Pending			35	100	200	652	987
Total			40	146	444	1,873	2,503

Source: City of Moorpark, January 2001.

1. In-lieu fees paid rather than construct on-site units.
2. Affordability of single family units based upon lot size
3. Project and affordability under negotiation

Commercial Land.

Moorpark, like other Ventura County communities, is in the midst of a building boom. Fueled by market demand, property owners of commercial land are proposing general plan amendments to rezone the land to permit residential uses. Since 1998, nearly 600 units have been built or approved on former commercial land (Chart 4-3). The vast majority of the recent proposals for new multi-family development continue to be occurring within the vicinity of Los Angeles Avenue and Old Town Moorpark.

Conversion of commercial land to residential uses is expected to continue. LT Development was recently authorized to file a concurrent General Plan Amendment and Zone Change, add underutilized property to the site, and submit plans to include a minimum 30% very low and low-income units. USA properties has also submitted a prescreening application for a General Plan Amendment and Zone Change for a 208-unit tax credit project with all units affordable to low-income seniors.

City staff has identified commercial sites in the vicinity of Los Angeles Avenue which are suitable for multi-family housing. Approximately 17 acres are vacant, adjacent to major arterials, have infrastructure in place, and are ripe for development. The realistic unit potential and affordability distribution of these units is based upon a RPD designation at 17 du/ac and—modest 10% very low and 5% low income requirement. Chart 4-3 summarizes this multi-family development potential.

Chart 4-3: Housing Projects Built/Planned on Commercial Land

Former Zone	Permit Number	Acres	Developer	Affordability of Units				
				V.Low	Low	Mod	Upper	Total
RE/CPD	RPD 96-01	32	Pacific Communities	fees	22	25	200	247
	RPD 99-04	7		-0-	-0-	-0-	37	37
CPD	RPD 97-01	18	Archstone	29	21	262	-0-	312
C-2	GPA PS- 0-04	12	LT Develop. ⁽²⁾	50	-0-	114	-0-	164
CPD ⁽¹⁾		6.8	Add-on to LT ⁽²⁾	-0-	30	71	-0-	101
C-2	GPA PS01-04	9.5	USA ⁽²⁾	95	95	0	-0-	190
CPD	pending	17	Vacant	29	14	246	-0-	289
Summary Status				V.Low	Low	Mod	Upper	Total
Approved				29	43	287	237	596
Pending				145	125	185	-0-	455
Sites				29	14	246	-0-	289

Notes:

1. Underutilized site has R.V. storage.
2. Project and affordability under negotiation

Status of Pending Projects.

Moorpark has projects in various stages of the development review process that will ensure that sufficient sites will be made available to accommodate the City's regional share need. Program three in the "Housing Plan" provides the additional means by which the City will provide adequate sites for addressing the RHNA should any project not proceed. As of November 2001, the status of these projects is as follows:

- **USA Properties.** The City's Community Development and Affordable Housing Committee recommended that the City Council authorize applicant to submit application for concurrent processing of a formal general plan amendment and entitlements (zone change, development agreement, and residential planned development permit) for this project.
- **LT Development.** The City's Community Development and Affordable Housing Committee recommended and City Council authorized the applicant to submit application for concurrent processing of a formal general plan amendment and entitlements (zone change, development agreement, and residential planned development permit) for this project.
- **Hitch Ranch.** Upon completion of corrections to the EIR, public hearings will be scheduled for review. Concurrent processing of the Specific Plan, residential planned development permit, general plan amendment, zone change, and development agreement has been authorized. Hearings are anticipated to begin in October 2002.
- **SunCal.** The Planning Commission has reviewed and recommended the City Council give contingent approval of the general plan amendment, tract map, residential planned development permit, and mitigated negative declaration for the project. City Council hearings are slated for the project beginning in January 2002.
- **West Pointe.** The Planning Commission has reviewed and recommended the City Council give approval of the general plan amendment, tract map, residential planned development permit, and environmental impact report for the project. Public hearings are continuing and approval is slated for January 2002.

Other Production Potential.

Moorpark also has three additional development opportunities. The Downtown Specific Plan area has several underutilized areas identified pursuant to the 1998 Specific Plan. Ongoing second unit development also occurs in the downtown area. The following describes the development potential of each of these opportunities.

Downtown Specific Plan. In 1998, the City developed a Downtown Specific Plan to recapture the historic role of Old Town Moorpark and capitalize on its central location, adjacency to institutional uses, historic resources, and Metrolink. The Plan recommends rezoning sites along Charles Street from R-1 to the RPD designation to permit higher density residential development. The RPD designation is intended to "encourage lot consolidation and redevelopment of underdeveloped or declining properties." To encourage development, the City offers progressive density bonuses of up to 100% to developers who consolidate land. Areas identified for multi-family housing typically contain a mixture of substandard homes and vacant lots.

Second Units. Second units are attached or detached dwelling units on the same lot as the primary unit which provide complete, independent living facilities. Given the high demand for student and senior housing, integrating second units in existing neighborhoods is an opportunity to provide rental housing dispersed throughout the City. From January 1998 through December 2000, six second units were built and occupied. According to real estate ads in the Ventura County Star, smaller second units are affordable to very-low income households (rents ranging up to \$800), with the remaining half affordable to low-income households (rents ranging up to \$1,200). For the present planning period, the City is projecting a total of 12 units.

Replacement Housing. The City currently has two mobile home parks – Moorpark Mobile homes and Villa Del Arroyo. Moorpark Mobile Home Park has 28 units priced at rents affordable to lower income households. In recent years, the park has experienced disinvestment and has been cited numerous times by H.C.D for building, electrical, mechanical, plumbing, sewerage, fire and other health and safety hazards. In September 2001, the City's Redevelopment Agency purchased the park and plans to relocate residents in new housing at the same affordability levels.

Chart 4-4: Additional Development Potential

Location	Acres	Affordability Level		
		V.Low	Low	Mod
Specific Plan Area	7.55	-0-	20	100
Second Unit Potential	n.a.	6	6	-0-
Mobilehome Replacement	n.a.	28	0	0
Totals		34	26	100

Source: Moorpark Downtown Specific Plan

3. Summary of Credits toward the RHNA

As summarized below, the City of Moorpark has clearly exceeded its RHNA sites requirement for moderate and upper-income units. As summarized in charts earlier in this chapter, the City has a significant number of moderate- and upper-income units currently built or in the pipeline. This total well exceeds the corresponding targets for moderate and upper income housing. Chart 4-5 below summarizes credits toward the RHNA which were detailed earlier in this chapter.

The City's low-income requirement is 149 units after adjusting for the replacement credits approved by HCD. As of 2001, the City's inclusionary program has been successful in approving 89 low-income units in single and multi-family housing projects. The City is in the process of considering approving three projects (LT Development, USA Properties, and Hitch Ranch) which could add over 234 low income units. Taken together, Moorpark will readily meet its low income requirement.

The RHNA requires the City to plan for 259 very low income units, after adjusting for replacement credits approved by HCD. As of 2001, Moorpark has used its inclusionary program to approve 34 very low income units and is considering approval of additional units as follows: 35 units from pending projects on residential land and 154 units from projects on commercial land, 28 replacement mobile homes, and 6 second units. The status of these projects is detailed on the following page.

To address any remaining need for very low income units, the Housing Plan sets forth a program to rezone, as necessary, up to 17 acres of CPD-zoned land to RPD, yielding 289 multi-family units. Applying a 15% inclusionary requirement (e.g., 10% very low and 5% low) yields 28 very low income units. The City has also committed to expending in-lieu fees in an amount of up to 20 very low-income units by 2005. The Housing Plan sets forth the City's strategy in further detail.

Chart 4-5: Summary of Efforts to Address the RHNA

Sites Requirement by Affordability Level		Upper	Mod.	Low	V.Low
		431	369	149	259
Credits	- Approved Projects on Residential Land ⁽¹⁾	1,221	244	46	5
	- Pending Projects on Residential Land ⁽²⁾	652	200	100	35
	- Approved Projects on Commercial Land ⁽³⁾	237	287	43	29
	- Pending Projects on Commercial Land ⁽⁴⁾	-0-	185	125	145
	- Site Capacity on Commercial Land ⁽⁵⁾	-0-	246	14	29
	- 2nd Units + Mobilehome Replacement ⁽⁶⁾	-0-	-0-	12	34
	- Inclusionary units	-0-	-0-	-0-	20
Unmet Need by 2005		-0-	-0-	-0-	-0-

Notations:

1. Includes approved projects from Chart 4-2
2. Includes pending projects from Chart 4-2.
3. Includes approved projects on Chart 4-3.
4. Includes pending projects from Chart 4-3
5. Includes site capacity from Chart 4-3
6. Includes projects on Chart 4-4, except Downtown Specific Plan

B. Financial Resources

Moorpark has access to a variety of existing and potential funding sources for affordable housing activities. They include programs from local, state, federal as well as private resources. This section describes the three most significant housing funding sources currently used in Moorpark – County Community Development Block Grant funds and City Redevelopment Set-Aside funds. Chart 4-6 summarizes these and other funding available to support Moorpark's housing programs.

1. Redevelopment Set-Aside Funds

State law requires Moorpark's Redevelopment Agency to set-aside 20% of all tax increment revenue generated from redevelopment projects for affordable housing. The City's 20% set-aside funds must be used for activities that increase, improve, or preserve the supply of affordable housing within the community. As of FY1997-1998, the City had an unencumbered balance of \$1.2 million. Planned expenditures include: \$300,000 in rehabilitation loans, \$150,000 in mobile home repairs, \$140,000 in first-time homebuyers, and \$610,000 in new construction.

2. In-Lieu Fees and the Housing Trust Fund

Since 1997, the City has collected or has agreements in place for the collection of in-lieu fees from developers for the purposes of providing affordable housing pursuant to defined development agreements. For example, a developer was required to provide 15 housing units affordable to very low income households paid the City an in lieu fee of approximately \$900,000 for the 15 very-low income units (\$60,000 per unit). The revenue collected from developers is then placed in the Housing Trust Fund, which is used for the provision and/or maintenance of affordable housing in Moorpark. Over the planning period, the City of Moorpark can expect a total of \$4 to \$5 million of in-lieu fees, contingent upon build out of market rate units.

3. Community Development Block Grant (CDBG) Funds

HUD provides funds to local governments for a range of community development activities. The eligible range of activities include, but are not limited to, the following: acquisition and/or disposition of real estate or property, public facilities and improvements, relocation, rehabilitation and construction (under certain limitations) of housing, home ownership assistance, and also clearance activities. In addition, these funds can be used to acquire or subsidize at-risk units. Since the City is not a HUD entitled jurisdiction, Moorpark receives its CDBG allocation from the County of Ventura rather than HUD. Moorpark currently receives about \$195,000 annually for housing and community development activities from the County CDBG program.

Chart 4-6: Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Grants awarded to the Ventura County from HUD. The City receives funds on a formula basis for housing and community development activities.	▪ Acquisition ▪ Rehabilitation ▪ Home Buyer Assistance ▪ Economic Development ▪ Homeless Assistance ▪ Public Services
HOME	Grants awarded to the Ventura County from HUD. The City can apply for funding for specific housing projects.	▪ Acquisition ▪ Rehabilitation ▪ Home Buyer Assistance ▪ Rental Assistance
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low income tenants.	▪ Rental Assistance
Section 202	Grants to non-profit developers of supportive housing for the elderly.	▪ Acquisition ▪ Rehabilitation ▪ New Construction
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Rental Assistance
Section 203(k)	When rehabilitation is involved, a lender typically requires the improvements to be finished before a mortgage is made. This program provides a long-term, low interest loan at fixed rate to finance acquisition and rehabilitation of the property.	▪ Land Acquisition ▪ Rehabilitation ▪ Relocation of Unit ▪ Refinance Existing Indebtedness
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement projects. Maximum loan amount can be up to five times the jurisdiction's most recent annual allocation. Maximum loan term is 20 years.	▪ Acquisition ▪ Rehabilitation ▪ Home Buyer Assistance ▪ Economic Development ▪ Homeless Assistance ▪ Public Services
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Local agencies (County) make certificates available.	▪ Home Buyer Assistance
Low Income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	▪ Construction of Housing

Chart 4-6: Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Farm Labor Housing Loan and Grant	Capital financing for farmworker housing. Loans are for 33 years at 1% interest. Housing grants may cover up to 90% of the development costs of housing.	▪ Purchase ▪ Development ▪ Improvement ▪ Rehabilitation
2. State Programs		
Proposition 1A	Potential buyers or tenants of affordable housing projects are eligible to receive downpayment assistance or rent subsidies at amounts equivalent to the school fees paid by the housing developer.	▪ Downpayment Assistance ▪ Rental Assistance
Multi-Family Housing Program (MHP)	Deferred payment loans for new construction, rehabilitation and preservation of rental housing.	▪ New Construction ▪ Rehabilitation ▪ Preservation
California Housing Finance Agency (CHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	▪ New Construction ▪ Rehabilitation ▪ Acquisition of Properties from 20 to 150 units
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below market loans to 1 st time homebuyers. Program operates through participating lenders who originate loans for CHFA.	▪ Homebuyer Assistance
California Housing Rehab Program - Owner Component (CHRP)	Low interest loans for the rehabilitation of substandard homes owned and occupied by lower-income households. City and non-profits sponsor rehabilitation projects.	▪ Rehabilitation ▪ Repair of Code Violations, Accessibility Improvements, Room Additions, etc.
Supportive Housing/ Minors Leaving Foster Care	Funding for housing and services for mentally ill, disabled and persons needing support services to live independently.	▪ Supportive Housing ▪ Foster Care
California Farmworker Housing Grant Program	Provides matching grants to assist development of various types of housing (renter - and owner-occupied) projects for agricultural worker households.	▪ Land Acquisition ▪ Site Development ▪ Construction ▪ Rehabilitation
3. Local Programs		
Redevelopment Housing Fund	State law requires that 20 percent of Redevelopment Agency funds be set aside for a wide range of affordable housing activities governed by State law.	▪ Acquisition ▪ Rehabilitation ▪ New Construction
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low income families at specified rental rates.	▪ New Construction ▪ Rehabilitation ▪ Acquisition

Chart 4-6: Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
In-lieu Fees	The City's requires developers to set-aside a portion of units affordable to lower-income households or pay an in-lieu fee. These monies are earmarked to support the construction of new affordable housing	▪ New Construction ▪ Rehabilitation
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	Fixed rate mortgages issued by private mortgage insurers.	▪ Home Buyer Assistance
	Mortgages which fund the purchase and rehabilitation of a home.	▪ Home Buyer Assistance ▪ Rehabilitation
	Low Down-Payment Mortgages for Single-Family Homes in under served low-income and minority cities.	▪ Home Buyer Assistance
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	▪ New construction of rentals, cooperatives, self help housing, homeless shelters, and group homes
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	▪ New Construction ▪ Rehabilitation ▪ Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low income ownership and rental projects.	▪ New Construction
Freddie Mac	Home Works - Provides 1 st and 2 nd mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	Home Buyer Assistance combined with Rehabilitation

In terms of funds from the State of California to support affordable housing, the Governor in 1999 signed the largest housing budget in the State's history for about \$500 million. The most heavily funded programs are as follows: Rental Housing (\$177 million), Community Amenities/Development Incentives (\$110 million), Ownership Housing (\$100 million), Farm Worker Housing (\$43 million), Emergency Housing Assistance (\$32 million), and Supportive Housing/Minors Leaving Foster Care (\$25 million). These sources may provide additional monies to support housing activities in Moorpark.

C. Administrative Resources

Described below are public and non-profit agencies that can serve as resources in the implementation of housing activities in Moorpark. These agencies play an important role in meeting the housing needs of the City. In particular, they are critical in the production of affordable housing and the preservation of at-risk housing units in Moorpark.

Moorpark Community Development Department. The Department of Community Development is responsible for coordinating, processing, reviewing, and inspecting all applications for new development within the City, providing environmental review and public information. The Department coordinates project review, reviews applications, and processes affordable housing entitlement requests.

Moorpark Redevelopment Agency. The primary mission of the Moorpark Redevelopment Agency is to encourage new development, provide housing, eliminate blight, increase employment opportunities within the community, and generally improve the economic base of the City. The Agency is responsible for low and moderate housing rehabilitation and new construction, economic development within the community, and retaining existing businesses. In addition, the Agency manages Agency-owned properties and buying and selling land for development.

Ventura County Housing Authority. The Housing Authority provides low rent public housing, Section 8 rental subsidies to low income families and seniors, and rehabilitation loans and homeownership assistance to lower income households. The Housing Authority provides Section 8 rental assistance to 91 residents and operates Tafoya Terrace, a 30-unit affordable senior apartment project in Moorpark.

Cabrillo Economic Development Corporation (CEDC). The Cabrillo Economic Development Corporation (CEDC) is an active developer of single-family homes, cooperative housing, rental projects throughout Ventura County. CEDC was involved in constructing the 62-unit Villa Campesina project in Moorpark and is involved in the 59-unit Mountain View project. CEDC also has construction, property management, home ownership, counseling, and community building divisions.

Mercy Charities Housing California. Mercy Charities Housing California is a statewide affordable housing developer who places an emphasis on rental developments. Mercy contracts for its construction, has its own management divisions, and emphasizes the provision of various services for its residents. Mercy Charities have developed a number of projects in the Oxnard area.

Many Mansions, Inc. Many Mansions is a non-profit housing and community development organization founded in 1979 to promote and provide safe, well-managed housing to limited income residents in Ventura County. Many Mansions develops, owns, and self-manages special needs and permanent affordable housing.

D. Opportunities for Energy Conservation

Utility-related costs can impact the affordability of housing in Southern California. However, Title 24 of the California Administrative Code sets forth mandatory energy standards for new development, and requires adoption of an "energy budget." In turn, the home building industry must comply with these standards while localities are responsive for enforcing the energy conservation regulations.

The following are among the alternative ways to meet these energy standards. Alternative 1 is the passive solar approach, which requires proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels. Alternative 2 generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window orientation requirements. Finally, Alternative 3 is also without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

Additional energy conservation measures are: (1) locating the home on the northern portion of the sunniest portion of the site; (2) designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather; (3) locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face; and (4) making the main entrance a small enclosed space that creates an air lock between the building and its exterior; orienting the entrance away from winds; or using a windbreak to reduce the wind velocity against the entrance.

Utility companies serving Moorpark offer programs to promote the efficient use of energy and assist lower income customers. The programs are discussed below.

Southern California Edison Programs. Edison offers a variety of energy conservation services under the Low Income Energy Efficiency programs (LIEE), which help qualified homeowners and renters conserve energy and control electricity costs. Eligible customers receive services from local community agencies and licensed contractors working with Edison. Services include weatherization, efficient lighting and cooling, refrigerator replacement, and energy education. In addition, Edison participates in the California Alternate Rates for Energy (CARE) program which provides a 15 percent discount on electric bills for low-income customers.

Southern California Gas Programs. Southern California Gas Company offers two direct assistance programs to limited income customers: 1) a no-cost weatherization (such as attic insulation and water blankets), and 2) a no-cost furnace repair and replacement service. The Gas Company also participates in the State CARE program, providing low-income customers with a discount on the gas bills.

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5. HOUSING PLAN

Sections 2 to 4 establish the housing needs, constraints, and resources in Moorpark. This section, the Housing Plan, evaluates the City's accomplishments from the 1989 Housing Element and sets forth the City's goals, policies, programs, and quantified objectives to address the identified housing needs in Moorpark from 2000 to 2005.

A. Evaluation of Past Accomplishments

As part of the Housing Element, cities must periodically review the appropriateness, effectiveness, and progress in implementing the programs in the housing element. These results should be quantified wherever possible and qualitative where necessary. This section evaluates the accomplishments since the last Housing Element was completed as the basis for developing appropriate policy and program responses.

1. Housing Maintenance and Improvement

The 1989 Housing Element set forth programs to address the maintenance, improvement, and conservation of housing. Specifically, the Element proposed continued implementation of the code enforcement, housing rehabilitation loan, capital improvement programs, and redevelopment implementation plan. These programs were designed to maintain the quality of housing and neighborhoods, identify problem structures, and provide rehabilitation assistance where feasible.

Over the planning period, the City has implemented a code enforcement program to maintain the quality of existing structures while identifying more problematic buildings for rehabilitation or demolition. On a wider scale, the City implements a larger Redevelopment Plan to identify under-served areas of the community which experience dilapidated housing, deteriorating infrastructure, and other issues contributing to blight. These are ongoing programs with no specific objectives.

In 1994, the City began its rehabilitation program for lower income owner-occupied properties in the Redevelopment Project Area. As shown later, the City's owner-occupied rehabilitation programs were largely successful in exceeding its goal. The renter-occupied housing rehabilitation program fell far short of its goal, however, the City's apartment stock is in relatively excellent condition. The vast majority of poorer quality housing is in older single-family neighborhoods in downtown.

The City's prior menu of programs will continue to be implemented throughout the remainder of the housing element planning period. In 1998, the City Council adopted a Downtown Specific Plan and incentives for the consolidation of lots, where desirable, to facilitate transition of suitable underutilized sites for multi-family housing while stabilizing established single-family neighborhoods. Information on this program is included in the Program section of this Element.

2. Housing Production

The RHNA assigned Moorpark a construction need of 2,741 homes from 1989 to 1994. Of that total, 35% of the units were targeted to lower income households and 65% to moderate and upper income households. The City relied primarily on market production to address the moderate-upper income requirement. However, to encourage the production of affordable housing, the City adopted a density bonus and second unit program as well as adopted a Redevelopment Plan.

Progress in meeting the specified production objectives has been mixed. With respect to production, the housing stock increased by 1,181 new homes. Affordability of the new units can be inferred by the type of unit constructed and the affordability matrix presented in Chart 2-21. From 1989 through 1997, 833 units were single-family homes, affordable to upper income households. Another 222 units of mobile homes and condominiums/townhomes and 126 apartments were built. Given current prices, the majority were affordable to moderate-income households.

Several factors were responsible for the shortfall in housing production. First, the RHNA targets were based upon a projection of historical growth rates that were artificially inflated by continuing federal tax credits, a continuing strong and rapidly inflating housing market, and over-optimistic employment projections. Following the 1989 RHNA, however, the Southland was affected by a prolonged and severe economic recession, which subsequently depressed the underlying consumer demand for new housing.

Beginning in 1997, the housing market in Ventura County began to rebound. In an effort to leverage new housing demand, the City began to use development agreements to ensure that a portion of new construction be set-aside for affordable housing. The City established a 10%/15% inclusionary goal citywide and in the redevelopment area. For development in the hillside areas of Moorpark where inclusionary units are financially infeasible, the City began collecting in-lieu fees to deposit in a Housing Trust Fund.

Strong expansion of the housing market is expected to add to the effectiveness of existing City efforts. Programs and policies contained in the Redevelopment Plan, the Downtown Specific Plan, and the Zoning Code (e.g. density bonus, second units), which were less effective during the slower housing market, are expected to lead to more affordable development in Moorpark. As shown in Chapter 4, the City has already received \$3.8 million in in-lieu fees described in Chapter 4.

The present menu of programs coupled with a strong economy suggest that housing production, including affordable housing, will be significant through 2005. However, this Housing Element will propose the following prioritization of in-lieu fee use to ensure that the RHNA can be achieved: 1st priority -- production of affordable housing; 2nd priority -- subsidy of affordable housing; 3rd priority -- housing rehabilitation; and 4th priority -- housing assistance. Details on this program are shown later in this chapter.

3. Housing Assistance

As part of the Housing Production goals specified earlier, Moorpark also set forth to achieve other non-production housing assistance goals to ensure that lower-income households have greater access to rental and homeownership opportunities. This overall goal was to be achieved through the following four major programs: (1) regulatory and financial assistance; (2) renter and homeowner assistance; (3) mobile home rent stabilization; and (4) assistance for special needs households.

With respect to providing regulatory and financial assistance, the City is actively involved in assisting nonprofit organizations build affordable housing. During the 1983 RHNA cycle a 30-unit public housing project, Tafoya Terrace, was built. During the 1989-1994 RHNA, the 62-unit Villa Campesina project was built. In the present 2000-2005 RHNA, the Cabrillo Economic Development Corporation is building another affordable housing project in Moorpark with city financial assistance.

Direct assistance was also provided to low and moderate income households. Over the planning period, the City negotiated with HUD to increase the allocation of Section 8 certificates/vouchers by a magnitude of fourfold. In an effort to assist low and moderate income households transition to homeowners, the City joined the Mortgage Credit Certificate Program in 1997 and became a member in the Fresh Rate Program in 1999. Already, five households have been assisted in these new homeownership programs.

In order to preserve an important source of lower cost housing, Moorpark continued implementation of the Mobilehome Park Rent Stabilization Program. Even with the sale of the largest mobile home park in May 2000, the owning non-profit organization agreed to continue both the rent control program and the Hardship Waiver Program to waive rent increases for households. In addition, the agreement stipulated that at least 20% of all the spaces must be reserved for low income households and of those half must have rents affordable to very low income households.

Moorpark also provides assistance to its special needs populations. The Section 8 Rental Assistance program has provided over 90 vouchers and certificates to very low income seniors and families, well above the initial goal of 19. The City has supported the development of residential care facilities for seniors and the disabled and recently approved a facility for Alzheimer's patients in 1999. To address the needs of very low income residents and those at risk of becoming homeless, the City has funded Catholic Charities to provide shelter referral, social services, food and clothing, information, eviction services and legal assistance. To effectively address the needs of the homeless, the City continues to participate as a member of the Ventura Council of Government's Standing Committee on Homelessness.

4. Removal of Governmental Constraints

The City proposed active involvement, to the extent feasible, in mitigating governmental constraints to the development, maintenance, and improvement of housing. The 1989 Housing Element proposed that the City would revise densities as needed to address the RHNA as well as study the feasibility and potential of encouraging higher density developments in the downtown where appropriate. Moreover, the City would continue to review development procedures, development standards, and design criteria.

In 1998, the City Council adopted the Downtown Specific Plan as part of a long-term strategy to revitalize the downtown core of the community. The Plan is designed to encourage a mix of commercial uses and appropriate higher density residential uses to support the commercial areas. To spur redevelopment, the Plan allows for lot consolidation coupled with a range of higher densities at certain sites, which may foster the development of multi-family housing. In addition, the Plan encourages infill housing development, which has resulted in 31 infill units having been developed.

In order to ensure that site development standards do not constrain the production of housing in Moorpark, the City conducted a review of site development standards and design and development criteria. The City is also currently preparing a development fee study and cost management review to compare housing fees and costs with those of surrounding cities. This study will ensure that fees and exactions recover the costs of services provided, and remain competitive with surrounding communities.

5. Fair Housing

Lastly, the City implemented programs designed to reduce governmental constraints to the production, maintenance and improvement of housing for all economic segments of the community as well as ensure fair and equal housing opportunities for residents. Through its involvement and support, the City has helped ensure that all residents, regardless of their status, enjoy the fair and equal opportunity to secure housing that is best suited to their lifestyle needs and income levels, without fear of discrimination.

The City continued its active support of fair housing and related services for Moorpark residents. In June 2000, the City participated in the Ventura County Analysis of Impediments to Fair Housing Choice (AI) and the City Council adopted the findings. With respect to its larger fair housing program, Moorpark participated in the Ventura County Fair Housing Council (VCFHC) operated by the Fair Housing Institute. Support was also provided to Catholic Charities to handle eviction prevention services, tenant assistance, counseling, referrals, homeless services, as well as basic food and clothing.

Chart 5-1: Past Accomplishments

Program Type	Activity	1989 Housing Element	
		Objective	Progress
Residential Rehabilitation	Rehabilitate owner-occupied housing	17	27
	Provide home repair rebates for owners/renters	15	--
	Rehabilitate rental housing	6	--
Housing Evaluation	Evaluate housing in need of rehabilitation	8	27
Capital Improvements	Address areas requiring capital improvements to encourage residential development	Ongoing	Ongoing
Code Enforcement	Improve quality of neighborhoods	Ongoing	Ongoing
Replacement Plan	Develop replacement plan for Rehab program	Ongoing	---
Affordable Housing	Develop affordable housing	113 units	348 units
Density Bonus	Offer density bonuses	846 units	None
Affordable Housing Committee	Promote development of affordable housing and affordable housing programs	Ongoing	Ongoing
Manufactured & Self-Build Projects	Explore manufactured housing and self-build projects to cut production costs	113 units	Determined infeasible.
Rental Assistance	Section 8 vouchers/certificates	19	91
Redevelopment Plan	Adopt Redevelopment Plan	Adopt	Adopted
Mixed Use Development	Study feasibility of mixed use development in the downtown area	Ongoing	Downtown SP adopted
Infill Development	Promote infill housing through identification of vacant or underutilized parcels	400 units	32 units
Fast Track Permit Processing	Investigate fast track permit processing for low and moderate income housing projects	Implement	Implemented
Development Standards Review	Eliminate unnecessary conditions of approval that add to development costs	Ongoing	Review completed
General Plan and Zoning Review	Review Land Use Element & Zoning for inconsistencies & encourage high density development	Ongoing	Ongoing
Housing /Employment Analysis	Analyze employment trends and promote jobs-housing balance	Ongoing	Ongoing
Equal Housing Opportunity	Promote equal housing opportunity	Ongoing	Participated in 2000-2005 County AI
	Review housing counseling programs	Ongoing	Ongoing
Homeless Shelter Program	Support Ventura County Homeless Revolving Loan Fund and work with County to identify shelter sites	Ongoing	Support homeless prevention services

B. Goals and Policies

This section of the Housing Element contains a brief overview of the key issues from the Needs Assessment as well as the goals and policies that Moorpark intends to implement to address these housing needs. In addressing the City's housing needs, the City's overall community goals are as follows:

- Adequate provision of decent, safe and affordable housing for residents without regard to race, age, sex, marital status, ethnicity, or other arbitrary considerations.
- Adequate provision of housing opportunities by type, tenure, and location with particular attention to the provision of housing for special needs groups.
- Encourage growth through the identification of suitable parcels for residential development, changes in land use patterns, and appropriate recycling of land.
- Develop a balanced community accessible to employment, transportation, shopping, medical services, and governmental agencies among others.

Within the aforementioned general framework, the City has developed the following goals and policies to encourage the preservation, production, maintenance, and improvement of housing within the Moorpark community.

1. Housing and Neighborhood Conservation

Housing and neighborhood conservation are important to maintaining and improving quality of life. While the majority of housing in Moorpark is relatively new, some of the older residential neighborhoods in the downtown shows signs of deterioration. Efforts to improve and revitalize housing must not only address existing conditions, but also focus on preventive repairs to maintain the quality of the housing stock. The policies listed below address the issue of housing and neighborhood conservation.

GOAL 1.0: Assure the quality, safety, and habitability of existing housing and the continued high quality of residential neighborhoods.

Policy 1.1 Continue to monitor and enforce building and property maintenance code standards in residential neighborhoods.

Policy 1.2 Continue to provide City public safety services, infrastructure maintenance, graffiti removal, and other public services to maintain the quality of the housing stock, neighborhoods, and the environment.

Policy 1.3 Promote increased awareness among property owners and residents of the importance of property maintenance to long-term housing quality.

Policy 1.4 Continue to promote the repair, revitalization, and rehabilitation of residential structures which have fallen into disrepair.

Policy 1.5 Support the preservation and maintenance of historically and architecturally significant buildings and neighborhoods.

2. Adequate Residential Sites

The Regional Housing Needs Assessment addresses the need for decent, adequate, and affordable housing to accommodate existing and future housing needs induced from regional growth. In order to further these goals, Moorpark is committed to assisting in the development of adequate housing that is affordable to all economic segments of the population through the following goals and policies:

GOAL 2: Provide residential sites through land use, zoning and specific plan designations to provide a range of housing opportunities.

Policy 2.1 Identify adequate sites which will be made available and zoned at the appropriate densities, to facilitate goals set forth in the 1998-2005 RHNA.

Policy 2.2 Ensure residential sites have appropriate public services, facilities, circulation, and other needed infrastructure to support development.

Policy 2.3 Investigate rezoning or redesignation of commercial lots that are no longer economically viable uses to appropriate residential uses.

Policy 2.4 Promote and encourage mixed-use residential and commercial uses where appropriate as a means to facilitate development.

3. Housing Assistance and Special Needs

Moorpark is home to a number of groups with special housing needs, including seniors, large families, farm workers, disabled persons, and single parent families, among others. These groups may face greater difficulty in finding decent and affordable housing due to special circumstances. Special circumstances may be related to one's income, family characteristics, disability, or health issues.

GOAL 3: Expand and protect housing opportunities for lower income households and special needs groups.

Policy 3.1 Use public financial resources, to the extent feasible, to support the provision and production of housing for lower-income households and persons and families with special needs.

Policy 3.2 Provide rental assistance to address existing housing problems and provide homeownership assistance to expand housing opportunities.

Policy 3.3 Support the conservation of mobile home parks, historic neighborhoods, publicly-subsidized housing, and other sources of affordable housing.

Policy 3.4 Require, in aggregate, 10% of new units to be affordable to lower-income households. Establish priority for usage of in-lieu fee as follows: 1st priority -- production of affordable housing; 2nd -- subsidy of affordable housing; 3rd -- housing rehabilitation; and 4th priority -- housing assistance.

4. Removal of Government Constraints

Market factors and government regulations can significantly impact the production and affordability of housing. Although market conditions are often beyond the direct influence of any jurisdiction, efforts can be directed at ensuring the reasonableness of land use controls, development standards, permit-processing, fees and exactions, and governmental requirements to encourage housing production.

GOAL 4: Where appropriate, mitigate unnecessary governmental constraints to the maintenance, improvement, and development of housing.

Policy 4.1 Periodically review City regulations, ordinances, fees/exactions to ensure they do not unduly constrain the production, maintenance, and improvement of housing.

Policy 4.2 Offer regulatory incentives and concessions for affordable housing, such as relief from development standards, density bonuses, or fee waivers where deemed to be appropriate.

Policy 4.3 Provide for streamlined, timely, and coordinated processing of residential projects to minimize holding costs and encourage housing production.

Policy 4.4 Support infill development at suitable locations and provide, where appropriate, incentives to facilitate their development.

5. Fair and Equal Housing Opportunity

Ensuring fair and equal housing opportunity is an important goal. Whether through mediating disputes, investigating bona fide complaints of discrimination, or through the provision of education services, the provision of fair housing services is an important tool to ensure fair and equal access to housing. The following policies are designed to continue implementation of applicable fair housing laws.

GOAL 5: Ensure fair and equal housing opportunity for all persons regardless of race, religion, sex, marital status, family type, ancestry, national origin, color or other protected status.

Policy 5.1 Provide fair housing services to residents and assure that residents are aware of their rights and responsibilities with respect to fair housing.

Policy 5.2 Discourage discrimination in either the sale or rental of housing on the basis of state or federal protected classes.

Policy 5.3 Implement appropriate action items identified in the Ventura County Analysis of Impediments to ensure fair and equal access to housing.

C. Housing Programs

The goals and policies contained in the Housing Element address Moorpark's housing needs and are implemented through housing programs offered by the City's Community Development Department and Redevelopment Agency. In drafting these programs, the Government Code requires the housing element to address five major areas:

- Housing and Neighborhood Conservation
- Assisting in the Provision/Development of Housing
- Providing Adequate Sites to Achieve Diversity
- Removing Governmental Constraints
- Promoting Equal Housing Opportunity

This section describes the programs that Moorpark will implement to address housing needs within the community. Chart 5-2 provides a summary of each program, five-year objective, the funding sources, and the agency responsible to implement the program.

Housing and Neighborhood Conservation

1. Housing Rehabilitation

The Housing Rehabilitation Program provides rehabilitation loans to low-income owner households. Loans up to \$20,000 are provided for owner-occupied housing and \$6,500 for mobilehome units. Very low-income households pay no interest and repayment of the loan is due at the time of sale for single-family units versus 10 years for mobilehomes. For low-income households, they pay only a 3% annual interest rate amortized over 10 years for single family units and 7 years for mobile homes. Mobilehomes can receive a 50% increase if they received a waiver in rent increase (Program 10a).

Five Year Objective:

Provide loans for a maximum of 50 single-family units and 25 mobile home units.

2. Code Enforcement

The City currently maintains two full-time code enforcement officers to ensure compliance with building and property maintenance codes. The Code Enforcement Division receives approximately 90 complaints per month. The Code Enforcement Division plays a key role in improving neighborhoods. The Division handles a variety of issues ranging from property maintenance (e.g. illegally park vehicles, overgrown vegetation) to housing conditions. For housing code violations, the property owners are referred to the City's housing program staff.

Five-Year Objective:

Continue code enforcement activities.

Adequate Residential Sites

3. Program to Rezone Sites

Vacant and underutilized commercially-zoned sites offer opportunity to accommodate residential development and the RHNA. In the past several years, developers have initiated the conversion of commercial sites for residential use. The City's rezoning has resulted in the Archstone project and the Pacific Communities project noted in Chapter 4. Other projects are under consideration. Taken together, nearly 60% of the City's RHNA has been addressed through conversion of commercial sites.

Given the rate of transition of commercial sites, adequate sites will be available to facilitate and encourage housing production that is commensurate with the City's 1998-2005 RHNA. Housing affordability of the units to be built will be governed by the development agreement and inclusionary requirements. However, if adequate sites do not become available by the end of 2002, the City shall take proactive steps to rezone land and/or increase the density of existing sites to address the shortfall.

4. Downtown Specific Program

The Downtown Specific Plan, which was adopted in 1998, is designed to encourage a pedestrian-oriented mix of businesses, offices, and residential uses in the Downtown area. The Downtown Specific Plan area is characterized by smaller lots, underutilized lots, older single-family homes, and a historic district. Because the majority of lots are irregularly shaped, the Zoning Code restricts density for lots of 7,000 square feet to 7 units per acre.

According to the Specific Plan, the Downtown offers significant opportunities for public or private involvement in facilitating mixed use, infill, and affordable housing. The Zoning Code offers incentives to facilitate the Downtown Specific Plan. If parcels are combined or merged, the maximum density can be increased to 18 units/acre. However, given the rapid pace of development in the City, there is a need for a more formal inventory of suitable sites for potential residential development.

Five-Year Objective:

Monitor compliance with the RHNA, and if a shortfall appears evident by end of 2002, (1) upzone selected sites at a minimum density of 15 du/ac and/or (2) rezone commercial land for residential use at a minimum density of 15 du/ac. The amount of land and the density thereof will be determined based on the shortfall evident end of 2002.

The City will complete all rezoning or upzoning on necessary sites by mid 2003 and will report progress annually as part of the overall general plan annual report.

Five-Year Objective:

Further the Downtown Specific Plan purposes by conducting a formal land inventory by end of 2002.

5. Farm Worker Housing

Though most agricultural areas are located outside Moorpark, some farmworkers live in the community. Year-round farm labor is typically housed in existing housing, government-assisted units, and mobile homes. Farm labor housing is permitted in five zone districts. Examples include the Villa Campesina development, a sweat-equity project constructed for farmworkers and low income households in 1990. The City will continue to assist in the development of housing to address the needs of local farmworkers.

Five-Year Objective:

Continue to make provision for availability of farm worker housing in the community.

6. Land Use Element/Zoning

The Moorpark Land Use Element and Zoning Code provide for various residential uses, ranging from a density of 1/4 to 1 du/acre in rural and agricultural areas, and from 2 to 15 du/acre in medium density areas, to 15 du/acre in medium-high density areas. The Zoning Code also permits housing densities above those specified in the underlying zone with the use of the density bonus provisions. In addition, Specific Plans are also used to provide flexibility from residential development standards. These sites, in conjunction with the appropriate affordability tool (e.g., inclusionary or density bonus program) provide the means to facilitate and encourage a range in types and prices of housing to address the RHNA.

Five-Year Objective:

Provide appropriate land use designations and sites to facilitate the achievement of the City's 1998-2005 RHNA as follows:

*269 very low income units,
155 low income units,
383 moderate income units,
and
448 upper income units.*

7. Second Units

A secondary unit is a separate dwelling unit that provides complete, independent living facilities for one or more persons. Second units are currently allowed on lots of 10,000 square feet or greater pursuant to an approved administrative permit. The unit must meet the minimum development standards for the primary residence unit. Given the limited developable land remaining in Moorpark, continuing to integrate second units in appropriate locations presents an opportunity for the City to accommodate needed rental housing for lower-income persons, students, and seniors.

Five-Year Objective:

The City will continue to permit second units in all residential zones pursuant to an administrative permit. The City anticipates that 12 second units will be built during the planning period.

Housing Assistance and Special Needs

8. Section 8 Rental Assistance

The Section 8 program provides rent subsidies to very low income households who spends more than 50 percent of their income on rent. Prospective renters secure housing from HUD-registered apartments that accept the certificates. HUD pays to the landlords the difference between what the tenant can afford to pay and the payment standard. Under the Section 8 voucher program, a family can choose more costly housing, if they pay the rent difference. The Ventura County Housing Authority administers the Section 8 program on behalf of the City.

Five-Year Objective:

Continue to participate in the Section 8 program, advertise program availability, and encourage rental property owners to register their units with the Housing Authority.

9. Homeownership Programs

The City of Moorpark utilizes a combination of City-sponsored home-ownership programs coupled with various other programs offered by other governmental agencies to expand opportunities.

a. Mortgage Credit Certificate Program

The City participates in the federal Mortgage Credit Certificate Program operated by Ventura County. The MCC program allows qualified first-time homebuyers to take an annual credit against their federal income taxes of up to 20% of the annual interest paid on the applicant's mortgage. The tax credit allowance allow homebuyers more income available to qualify for a mortgage loan and make monthly payments. Therefore, the MCC Program is a way to further leverage homeownership assistance.

Five Year Objective:

Continue participation and advertise program availability.

b. Fresh Rate Program

Moorpark participates in the Ventura Cities Mortgage Finance Authority (VCMFA) Fresh Rate Program. The VCMFA provides a 4 percent down payment and closing cost assistance. The program is financed by the VCMFA and is limited to Moorpark residents with incomes up to 120 percent of the County or State median income, whichever is greater. This program assists Moorpark in providing sufficient housing opportunities for its moderate-income residents.

Five Year Objective:

Continue participation and advertise program availability.

10. Preservation Programs

a. Mobilehome Park Rent Stabilization

The Mobilehome Park Rent Stabilization Program limits rent increases for mobilehome spaces to one adjustment per year based on changes in the level of inflation. The City will also use funds to extend the life of its Hardship Waiver Program for lower income residents at mobilehome parks. The Hardship Waiver exempts lower income households from any annual rent increase on a mobilehome space if that increase results in an economic hardship for that household. As part of the regulatory agreement of Villa Del Arroyo, the park is required to maintain 48 units for very low income families as a result of bond conditions levied at the time of resale in May 2000.

Five Year Objective:

Continue Mobilehome Park Rent Stabilization Program and Hardship Waiver Program as part of regulatory agreement.

b. Preservation of Units

Moorpark is also home to various projects which have federal, state, and/or local controls on affordability levels. One rental complex with 74 assisted units is funded through mortgage revenue bonds that are not set to expire until in 2029. Although these projects will not expire over the 2000-2010 monitoring period, the City will continue to monitor the status of this project. Another mobile home park also affordability controls pursuant to the conditions of the authorizing bond measure. As project expiration comes due, the City will work with the owners to consider options to preserve the units before the affordability controls expire.

Five Year Objective:

Continue to monitor the status of the assisted units in affordable projects.

c. Mobile home Replacement

Moorpark Mobile Home Park has a total of 28 units priced at rents affordable to lower income households. In recent years, the Park has experienced significant disinvestment, having been cited numerous times by HCD for substandard conditions, building and safety code violations. Citations have been issued for building, electrical, mechanical, plumbing, sewerage, and fire hazards. In September 2001, the City purchased the park and plans to relocate the residents and rebuild units necessary to comply with its legal obligations.

Five Year Objective:

Provide for the replacement of units and relocation of tenants as required by law.

11. Inclusionary Program

Through the use of development agreements, the City's inclusionary policies require that 10% of all units in each development project and 15% of all units in development projects within the redevelopment area must be affordable to low and very low income households. In appropriate situations, developers unable to provide units are assessed in-lieu fees based upon the estimated cost of providing affordable units. This occurs most often with single-family developments in the hillsides.

Currently, the City can allocate inclusionary-fees for housing rehabilitation, construction, or assistance. To ensure that the City addresses its RHNA affordability requirements for low rent housing, it may become necessary to earmark funding to assist in the development of low-rent housing. Therefore, the City will develop a policy for expending the estimated \$4 to \$5 million in in-lieu fees that may be generated over the planning period. Priority will be given to projects that address any shortfall in the RHNA, particularly for very low-income households.

12. Zoning Code Revision

The City currently provides for its special needs populations by allowing the siting of housing for farm worker housing, senior housings, and the disabled population in appropriate residentially-zoned areas. However, emergency shelters and transitional housing are currently not permitted in any zones. Recent amendments to state housing law require that adequate sites must be made available to allow for emergency shelters and transitional housing. To comply with State law and fair housing goals, the City will therefore revise the Zoning Code to permit emergency shelters and transitional housing pursuant to securing an approved conditional use permit. The conditions of the conditional use permit shall not unduly constrain the siting of such use.

Five Year Objective:

Adopt fee expenditure priorities as follows: 1st priority – affordable housing production; 2nd – subsidy of affordable housing; 3rd -- housing rehabilitation; and 4th -- housing assistance. Adopt expenditure priorities by end of 2002.

- Use inclusionary funds to assist in the development of up to 20 very low-income units by end of 2004.

Five-Year Objective:

Review and revise Zoning Code to allow the siting of emergency shelters and transitional housing pursuant to an approved conditional use permit by end of 2002.

Removal of Government Constraints

13. Land Assemblage/Disposition/Acquisition

The City and its Redevelopment Agency will continue to encourage the provision of quality, affordable housing through use of land write-downs, direct financial assistance, and/or regulatory incentives. The City will use Redevelopment Set-Aside, Housing Trust funds, County CDBG, and other funds to assist in acquiring and assembling property and writing down land costs for the development of new housing. Currently, the City is acquiring various pieces of property in downtown Moorpark for redevelopment purposes and affordable housing opportunities.

Five-Year Objective:

Assist in the purchase and assembly of land for housing.

14. Regulatory and Financial Assistance

Regulatory assistance can be used to assist in the development of projects that address local housing needs. In the past housing element cycle, the City reduced development fees for the Villa Campesina project to facilitate and encourage the construction of affordable farmworker housing. In the present housing element cycle, the City reduced development standards and increased the density for the Archstone project. For the CEDC project, the City also carried the interest costs on the land for several years at no cost. The City will continue to provide regulatory and assistance for the development of affordable projects that address identified housing needs, such as special needs groups and the RHNA.

Five-Year Objective:

Continue to provide regulatory assistance for projects that address local housing needs.

15. Assistance to CHDOs

The City will continue to work with local Community Housing Development Organizations to provide affordable housing to meet the needs lower income households. In the past, the City assisted the Villa Campesina project, a 62-unit single-family sweat equity development for farmworkers and other lower income households, by reducing development fees. Recently, the City sold property acquired through bond financing to Cabrillo Economic Development Corporation for the Mountain View project, which will provide 15 single-family homes for lower income families and an additional 44 units for moderate-income families.

Five Year Objective:

Continue to work with local CHDOs by providing assistance for the development of affordable housing in Moorpark.

16. Density Bonus Program

The City provides density bonuses for developments addressing housing needs within the community. The General Plan allows a density bonus from 15 units to 20 units per acre for senior citizen and/or developments with 20% of the units affordable to lower income households. Three tiers of density bonuses are designed to address site specific constraints. For instance, the City provides lot consolidation incentives in the Downtown Specific Plan area, density transfer provisions for development in the hillsides, standard density bonus provisions elsewhere in Moorpark, and the ability to increase density up to 30 du/acre through a RPD.

Five-Year Objective:

Encourage housing development through State density bonus law and incentives.

17. R-P-D Zone Designation

The R-P-D Zone designation provides flexibility in the development process to meet specific housing needs. The R-P-D Zone designation offers various densities that can be tailored to the lot, nature of the development, and local housing needs. The R-P-D Zone provides a mechanism for the development of higher density housing (up to 15 du/ac) and can be coupled with a density bonus, financial and regulatory incentives to provide affordable housing. Recently, the Archstone project used the RPD designation to secure modified development standards and increased density, along with its inclusionary requirements, to facilitate the set aside of 20% of the units for lower-income households.

Five-Year Objective:

Continue to use the R-P-D Zone designation to address local housing needs.

18. Design Review

Historically, design review has been implemented through the RPD process, which requires appropriate review of projects covering five or more lots. The design standards for larger projects are typically governed by the applicable Specific Plan. However, as remaining larger tracts of land are built out, design review will focus more at neighborhoods. To assist City staff and decision-makers in reviewing infill projects, the City will draft design guidelines and standards to ensure that project designs are compatible with existing neighborhoods. The City will ensure that such design standards and guidelines do not present undue cost impacts upon developers.

Five-Year Objective:

In areas not covered by Specific Plans, the City will develop citywide design standards and guidelines by the end of 2003.

Fair Housing Services**19. Fair Housing Services**

Moorpark, in conjunction with Ventura County, will continue to ensure the provision of fair housing services for its residents. These services will include counseling and information on housing discrimination, landlord-tenant dispute resolution, bilingual housing literature, and testing for housing discrimination. In addition, the City adopted the Ventura County Analysis of Impediments to Fair Housing Choice (AI) in July 2000. The City will work with local fair housing agencies and the County to implement recommendations in the AI.

Five-Year Objective:

Continue to support provision of fair housing services.

Chart 5-2: Housing Program Implementation Summary

Housing Program	Program Objective	Program Action	Funding Source	Responsible Agency	Time-Frame
Housing and Neighborhood Conservation					
1. Housing Rehabilitation Program	Preserve and improve neighborhoods and housing	Provide loans for a maximum of 50 single-family units & 25 mobile homes.	RDA Set-Aside and Housing Trust Fund	RDA	2000-2005
2. Code Enforcement		Continue code enforcement activities	Department Budget	Community Development Department (CDD)	2000-2005
Residential Sites					
3. Rezone Sites	Provide sufficient sites to address the full range of housing needs identified in the RHNA.	If a shortfall appears evident by end of 2002 in the RHNA, (1) upzone selected sites at a minimum density of 15 du/ac and/or (2) rezone commercial land for residential use at a minimum density of 15 du/ac The amount of land and the density thereof will be determined based on the shortfall evident end of 2002. Complete all rezoning or upzoning on necessary sites by mid 2003 and report progress annually as part of the general plan annual report.	Department Budget	CDD	Mid 2003
4. Downtown Specific Program		Further the Downtown Specific Plan purposes by conducting a formal land inventory	Department Budget	RDA & CDD	End of 2002
5. Farmworker Housing		Continue to make provision for availability of farm worker housing in the community.	Department Budget	RDA & CDD	2000-2005
6. Land Use Element /Zoning		Provide appropriate land use designations and sites to facilitate the achievement of the City's RHNA as follows: 269 very low income, 155 low income, 383 moderate income, and 448 upper income units.	Department Budget	CDD	2000-2005

Housing Program	Program Objective	Program Action	Funding Source	Responsible Agency	Time-Frame
7. Second Units		Continue to permit second units in all residential zones pursuant to an administrative permit.	Department Budget	CDD	2000-2005
Provision of Housing and Housing Assistance					
8. Section 8 Rental Assistance	Facilitate rental opportunities	Continue to participate in the Section 8 program, advertise program availability, and encourage rental property owners to register their units with the Housing Authority.	Section 8 Vouchers /Certificates	Ventura County Housing Authority	2000-2005
9a. Mortgage Credit Certificate	Facilitate home-ownership opportunities	Continue to participate in program and advertise	Ventura County	RDA	2000-2005
9b. Fresh Rate Program			VCMFA	VCFMA Bond funds	2000-2005
10a. Mobile-home Rent Stabilization Program	Preserve affordability of publicly-assisted housing	Continue Mobilehome Park Rent Stabilization Program and Hardship Waiver Program as part of regulatory agreement.	Department Budget	RDA	2000-2005
10b. Preservation of At-Risk Units		Continue to monitor the status of the assisted units in affordable projects.	RDA Set-Aside, Housing Trust Funds	RDA	2000-2005
10c. Mobilehome Replacement		Provide for replacement of units and relocation of tenants as required by law.	RDA, Housing Trust Funds	RDA	2000-2005
11. Inclusionary Program	Subsidizes the provision of affordable housing	Adopt fee expenditure priorities--1 st affordable housing production; 2 nd -- subsidy of affordable housing; 3 rd -- housing rehabilitation; and 4 th -- housing assistance. Use inclusionary funds to assist in the development of up to 20 very low-income units by end of 2004.	Department Budget, Housing Trust Funds	RDA & CDD	End of 2002
12. Zoning Code Revision	Permits emergency shelters and transitional housing	Review and revise Zoning Code to allow the siting of emergency shelters and transitional housing pursuant to an approved CUP.	Department Budget	CDD	End of 2002

Housing Program	Program Objective	Program Action	Funding Source	Responsible Agency	Time-Frame
Removal of Government Constraints					
13. Land Assemblage /Disposition /Acquisition	Assembles property to encourage affordable housing	Assist in the purchase and assembly of land for housing	RDA Set-Aside, Funds and CDBG	RDA	2000-2005
14. Regulatory and Financial Assistance	Provides regulatory assistance for projects that address local housing needs	Continue to provide regulatory assistance for projects that address local housing needs.	RDA Set-Aside or Housing Trust Funds	CDD	2000-2005
15. Assistance to CHDOs	Addresses local housing needs by working with CHDOs	Continue to work with local CHDOs by providing assistance for the development of affordable housing.	RDA Set-Aside, Housing Trust Funds	RDA & CDD	2000-2005
16. Density Bonus	Encourages development of affordable housing	Encourage housing development through State density bonus law and incentives.	Department Budget	CDD	2000-2005
17. R-P-D Zone Designation	Provide flexibility in meeting local housing needs	Continue to use the R-P-D Zone designation to address local housing needs.	Department Budget	CDD	2000-2005
18. Design Review	Streamline RPD and design review process	In areas not covered by Specific Plans, the City will develop citywide design standards and guidelines.	Department Budget	CDD	End of 2003
Fair and Equal Housing Opportunity					
19. Fair Housing Services	Provides fair housing service and implements the City's AI.	Continue to provide fair housing services	Department Budget, CDBG funds	CDD	2000-2005
Summary of Goals					
		<u>Construction</u>	<u>Rehabilitation</u>	<u>Preservation</u>	
Very Low Income		269	5	104	
Low Income		155	70	0	
Moderate Income		383	0	0	
Upper Income		448	0	0	

Appendix

Housing Element Glossary

APPENDIX A - HOUSING ELEMENT GLOSSARY

Acre: a unit of land measure equal to 43,650 square feet.

Acreage, Net: The portion of a site exclusive of existing or planned public or private road rights-of-way.

Affordability Covenant: A property title agreement which places resale or rental restrictions on a housing unit.

Affordable Housing: Under State and federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent, mortgage payment, utilities, taxes, insurance, homeowner association fees, and other related costs.

Annexation: The incorporation of land area into the jurisdiction of an existing city with a resulting change in the boundaries of that city.

Area of Interest: A planning boundary defined by Ventura County and governed by the Guidelines for Orderly Development, represents a larger region outside the City's Sphere within which no other City may be formed. Land within the Area of Interest is governed and served by the County until annexed.

Assisted Housing: Housing that has been subsidized by federal, state, or local housing programs.

At-Risk Housing: Multi-family rental housing that is at risk of losing its status as housing affordable for low and moderate income tenants due to the expiration of federal, state or local agreements.

California Department of Housing and Community Development - HCD: The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

Census : The official United States decennial enumeration of the population conducted by the federal government.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD). This grant allots money to cities and counties for housing rehabilitation and community development activities, including public facilities and economic development.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Density: The number of dwelling units per unit of land. Density usually is expressed "per acre," e.g., a project with 100 units on 20 acres has density of 5.0 units per acre.

Density Bonus: The allowance of additional residential units beyond the maximum for which the parcel is otherwise permitted usually in exchange for the provision or preservation of affordable housing units at the same site or at another location.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Dwelling, Multi-family: A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Dwelling, Single-family Attached: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

Dwelling, Single-family Detached: A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

Dwelling Unit: One or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the unit for the exclusive use of a household.

Elderly Household: As defined by HUD, elderly households are one- or two- member (family or non-family) households in which the head or spouse is age 62 or older.

Element: A division or chapter of the General Plan.

Emergency Shelter: An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

Entitlement City: A city, which based on its population, is entitled to receive funding directly from HUD. Examples of entitlement programs include CDBG, HOME and ESG.

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Rental Program and other HUD programs and are published annually by HUD.

First-Time Home Buyer: Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time home buyer programs which differ from non-federally funded programs.

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements, such as Economic Development, Urban Design, and other s are permitted.

Group Quarters: A facility which houses unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

HCD: The State Department of Housing and Community Development.

Home Mortgage Disclosure Act (HMDA): The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

HOME Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing or provide direct rental assistance to low-income people.

Homeless: Unsheltered homeless are families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter.

Household: The US Census Bureau defines a household as all persons living in a housing unit whether or not they are related. A single person living in an apartment as well as a family living in a house is considered a household. Household does not include individuals in dormitories, prisons, convalescent homes, or other group quarters.

Household Income: The total income of all the persons living in a household. A household is usually described as very low, low, moderate, or upper income based on household size and income, relative to the regional median income.

Housing Problems: Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost.

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is "project" or "unit" based. In Section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be "tenant based."

Housing Unit: A room or group of rooms used by one or more individuals living separately from others in the structure, with direct access to the outside or to a public hall and containing separate toilet and kitchen facilities.

HUD: See U. S. Department of Housing and Urban Development.

Income Category: Four categories are used to classify a household according to the median income for the county. Under state housing statutes, these categories are as follows: Very Low (0-50% of County median); Low (50-80% of County median); Moderate (80-120% of County median); and Upper (over 120% of County median).

Large Household: A household with 5 or more members.

Manufactured Housing: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market Rate Housing: Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

Median Income: The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Mobile Home: A structure, transportable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Mortgage Revenue Bond(MRB): A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Overcrowding: As defined by the U.S. Census, a household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room are.

Overpayment: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based on data published by the U.S. Census Bureau. Severe overpayment, or cost burden, exists if gross housing costs exceed 50 percent of gross income.

Parcel: The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities (U.S. Census definition). Jurisdictions may expand the Census definition in defining units with physical defects.

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

Redevelopment Agency: California Law authorizes cities to establish a Redevelopment Agency with the scope and financing mechanisms necessary to remedy blight and eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private improvements as may be appropriate in the interest of the general welfare by the Agency. State law requires an Agency to set aside 20 percent of all tax increment dollars generated from project areas for the purpose of increasing and improving the community's supply of low and moderate income housing.

Regional Housing Needs Assessment (RHNA): The Regional Housing Needs Assessment (RHNA) is based on State projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction within the SCAG region. These housing need numbers serve as the basis for the update of the Housing Element in each California city and county.

Section 8 Rental Voucher/Certificate Program: A tenant-based rental assistance program that subsidizes a family's rent in a privately owned house or apartment. Local public housing authorities administer the program. Assistance payments are based on 30 percent of household annual income. Households with incomes of 50 percent or below the area median income are eligible to participate in the program.

Small Household: Pursuant to HUD definition, a small household consists of two to four non-elderly persons.

SOAR Initiative: A growth management initiative that stands for the Save Open Space and Agricultural Resources. SOAR requires that the City, until December 31, 2020, restrict urban uses to within the urban restriction boundary, which is generally coterminous with the City's Sphere of Influence and City limits. The City Council cannot grant or by inaction allow to be approved, any general plan amendment, rezoning, specific plan, subdivision map, special use permit, building permit or other ministerial or discretionary entitlement inconsistent with boundaries established by the SOAR Initiative without voter approval, unless specific procedures and purposes are followed.

Southern California Association of Governments (SCAG): The Southern California Association of Governments is a regional planning agency which encompasses the counties of Imperial, Riverside, San Bernardino, Orange, Los Angeles, and Ventura. SCAG is responsible for preparing the Regional Housing Needs Assessment (RHNA).

Special Needs Groups: Groups which have a more difficult time finding decent affordable housing due to special circumstances. Under Housing Element statutes, special needs groups consist of the elderly, handicapped, large families, female-headed

households, farmworkers and the homeless. A jurisdiction may also consider additional special needs groups (e.g., students, military personnel, etc). in their community.

Sphere of Influence: The Sphere of Influence is a planning boundary that represents the expected ultimate limit of urbanization to be governed and served by the City. The Sphere typically includes land immediately contiguous to the present corporate limit.

Subdivision: The division of a lot, tract or parcel of land in accordance with the Subdivision Map Act (California Government Code Section 66410 et seq.).

Substandard Housing: Housing which does not meet the minimum standards contained in the State Housing Code (i.e. does not provide shelter, endangers the health, safety or well-being of occupants). Jurisdictions may adopt more stringent local definitions of substandard housing.

Substandard, Needs Replacement: Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible, such as instances where the majority of a unit has been damaged by fire.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Section 8.

Zoning: A land use regulatory measure enacted by local government. Zoning district regulations governing lot size, building bulk, placement, and other development standards vary from district to district, but must be uniform within the same district. Each city and county adopts a zoning ordinance specifying these regulations.

STATE OF CALIFORNIA)
COUNTY OF VENTURA) ss.
CITY OF MOORPARK)

I, Deborah S. Traffenstedt, City Clerk of the City of Moorpark, California, do hereby certify under penalty of perjury that the foregoing Resolution No. 2001-1923 was adopted by the City Council of the City of Moorpark at a regular meeting held on the 19th day of December, 2001, and that the same was adopted by the following vote:

AYES: Councilmembers Harper, Mikos and Wozniak
NOES: None
ABSENT: Councilmember Millhouse and Mayor Hunter
ABSTAIN: None

WITNESS my hand and the official seal of said City this 7th day of February, 2002.

Deborah S. Traffenstedt
Deborah S. Traffenstedt, City Clerk
(seal)



RESOLUTION NO. 2001-1923

A RESOLUTION OF THE CITY COUNCIL OF THE CITY
OF MOORPARK, CALIFORNIA, ADOPTING AN UPDATE
TO THE HOUSING ELEMENT OF THE CITY OF
MOORPARK GENERAL PLAN

WHEREAS, a duly noticed public hearing was conducted on December 19, 2001, regarding consideration of an update to the Housing Element of the City of Moorpark General Plan; and

WHEREAS, at the meeting of December 19, 2001 the City Council of the City of Moorpark opened the public hearing, took testimony from all those wishing to testify, and closed the public hearing; and

WHEREAS, after review and consideration of all testimony, the information contained in the staff report, pertinent materials from Planning Commission meetings, and Planning Commission Resolution PC-2001-412 making a recommendation to the City Council on the adoption of said element, the City Council reached its decision.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF MOORPARK DOES HEREBY RESOLVE AS FOLLOWS:

SECTION 1. That the City Council hereby determines that the Revision to the Housing Element of the City of Moorpark General Plan does not have the potential to create a significant effect upon the environment, and that a Negative Declaration in accordance with the provisions of CEQA (California Environmental Quality Act) may be issued, pursuant to Section 15074 of the California Code of Regulations.

SECTION 2. That the City Council hereby adopts and approves the Updated Housing Element of the Moorpark General Plan, attached as Exhibit A, and incorporated herein by reference, based upon the following findings:

- A. The Updated Housing Element establishes goals, policies and implementation strategies that address the provisions of adequate, safe, and decent housing for all economic segments of the community.
- B. The Updated Housing Element satisfies and is consistent with provisions for Housing Elements as contained within Article 10.6 of the Government Code regulating requirements for Housing Elements.



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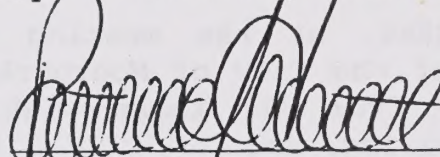
Resolution No. 2001-1923

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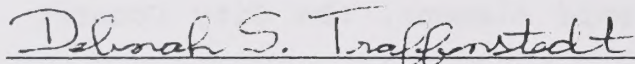
C. The Updated Housing Element is consistent with the General Plan and all of its elements.

SECTION 3. The City Clerk shall certify to the adoption of this resolution and shall cause a certified resolution to be filed in the book of original Resolutions.

PASSED AND ADOPTED this 19th day of December, 2001.


Patrick Hunter, Mayor

ATTEST:



Deborah S. Traffenstedt, City Clerk



Exhibit "A" 2000-2005 Housing Element of the
Moorpark General Plan